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MEMOIRS

OF

REMARKABLE MISERS.

BY CYRUS REDDING,

AUTHOR OF

"A HISTORY OF WINES," "FIFTY YEARS RECOLLECTIONS, LITERARY AND PERSONAL," &c.

"The ways to enrich are many, parsimony is one of the best, and yet it is not innocent; for it witholdeth men from works of liberality."—BACON.

"The heart they have exercised with covetous practices."—2 PETER, ii, 14.

IN TWO VOLUMES.

VOL. I.

LONDON.

CHARLES J. SKEET, PUBLISHER,

10, KING WILLIAM STREET,

CHARING CROSS.

1863.

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PREFACE.

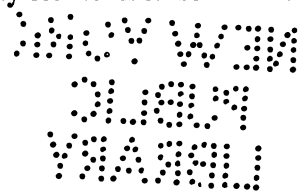
The following pages have been put together from various sources, foreign and domestic. They afford no unfaithful picture of a propensity of the human mind not less humiliating to reflection, as attaching to the species, than singular and interesting as exhibiting how far a passion, which may be styled artificial, can overcome the more generous tendencies of our common nature.

What astonishing and degrading instances of self-deprivation, and even of death itself from starvation, in order to hoard the treasure which lies useless to the possessor, are here disclosed. It is no idle social object thus to collect and place in public view examples so painful to

behold, and still more painful to consider in their effects upon the individual.

It cannot be denied that in detailing the history of the different individuals in this collection of the brotherhood, there are in the main points of great similarity. Though many of the acts of this class of persons are hid from the view of the stranger, yet there is enough in the differences of selfish display herein related to excite interest in the reader, and impart a lesson to those who feel a tendency to gratify avaricious desires.

One or two foreign examples more might have been added, but the main features are essentially the same as those which are here detailed, avarice being a disease common to all natures, but most so to those in which the necessity for its existence is least apparent.



CONTENTS

OF

THE FIRST VOLUME.

CHAPTER I.

Page

Introductory Chapter — Notices of examples to prove the spirit of avarice and its nature—Hoarding—Prevalence of it still—Examples in Cheshire—Perigaux—Characteristics—The first Wood of Gloucester—Wills of Misers—The Jardines—Cunning of Misers, from Wolcot—Epigram on Wood. 1

CHAPTER II.

Other instances—King Henry VII—Lord Braco and the beggar—Rev. Mr. Trueman—John Elwes. 31

CHAPTER III.

Foscue—Mme. Lahorre—Unknown Female Miser—Mme. Poncy — Thomas Cooke—Rev. Mr. Jones—St. Pierre and the Creoles—The Exeter hostler. 80

CHAPTER IV.

Page
Darke, the miser—Claudi of Lyons—Little of London. 160

CHAPTER V.

Job Sawtrey—William Fuller—Elizabeth Bolaine —The Miser Attorney. . . . 217

CHAPTER VI.

Guy, the Miser of Cornhill—Stephens—Miser Differences—City Nash and his Nephew—Clement's Inn Miser—Roberts, the Miser. . 261

CHAPTER VII.

Motives of Misers—Guyot—Yarmouth Clerk—Vaudille—Epitaphs on Misers—Avarice and its effects—Daniel Dancer—John Timms—Hawes —Wood. 318

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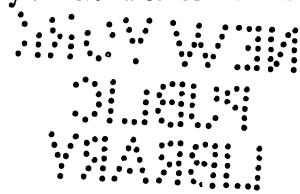

CONTENTS

OF

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CHAPTER I.

Page

Introductory Chapter — Notices of examples to prove the spirit of avarice and its nature—Hoarding—Prevalence of it still—Examples in Cheshire—Perigaux—Characteristics—The first Wood of Gloucester—Wills of Misers—The Jardines—Cunning of Misers, from Wolcot—Epigram on Wood. 1

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numerous, and there are different degrees in the indulgence of the engrossing passion, down to what some individuals would only denominate extreme prudence.

The miser is not a character to be seen in the noon-day sun; he rather resembles his own accumulated hoards, abiding in the gloom that he creates around him, in the unsocial state in which he vegetates rather than lives. He is thrifty, but it is not with the thrift of the industrious merchant or dealer, that he may have the means wherewith to live comfortably or generously, and provide for a family—of this kind of life he has no conception. He sets nothing to fructify for the benefit of others; he has no regard to the relationships of life; he owns but one being in the world—and that being is himself. His heart dwells with his wealth in the same dark and secure depository, buried in the deep vault, or hidden in the earth, distrustful of all but his own covetousness, the never failing source of the stream which invigorates his spirit. The sepulchre of famine he sometimes haunts, until he feeds upon his own flesh, like Foscue,* or he dies like Elwes, with money in place of an oraison, mingled with his expiring

* See in the sequel.

accents, or with the apprehension of starvation overtaking him in the midst of his gold heaps, like the late rich Morison. But he never relaxes —his avarice enduring until his last sigh is exhaled. Death alone unrivets the chain that binds him to his sordid passion, and the worship of "the least erected spirit that fell."

This overweening propensity, for the accumulation of money for its own sake, and not for the generous purpose of dispensing it, in other words, solely for acquirement, has been recognized in all ages, from Judas Iscariot to Elwes, or Wood of Gloucester. Yet is money like language, only useful when current, the mark of something desirable to be exchanged for it. It is but a standard of the value of things. There is nothing in gold beyond this, nor would it be thus used, but that it is the most convenient and durable thing for the purpose. The miser and his gold are alike useless in the social sense; both are superfluities when idle, and when hoarded the one, and the other standing joyless and watchful over it, are the best pictures of negation, except a dead body, that can be found in the world.

At all times, the bearing and acts of such persons have attracted attention. The estima-

tion in which vulgar people hold money itself, without considering anything but the amount, in those countries particularly where the expenditure of it dazzles the weak-minded and the lovers of ostentation, would alone account for this attention, were there not also the acts of the miser, such as the niggardliness, the odd shifts to promote thrift, the efforts to accumulate, justifiable or not, to which he has recourse. In his starvation of himself, even unto death, as there are many instances upon record, it is true no sensation of pity is felt in his behalf. His reward in life is contempt, from which the sepulchre is his refuge. Still, there is a curiosity to be gratified regarding him, which can hardly be deemed an unentertaining lesson. Superfluity of wealth is shown to be a cause of misery rather than enjoyment, and they who make it their sole hope in life, possess little ground for envy, seeing they act nine times out of ten under a sort of animal instinct, that they are in fact among the more ignorant and unintellectual of mankind, for did they possess the average power of reasoning, they would never starve amid plenty, nor torture themselves, as Tantalus was tortured, by perishing of thirst with the full goblet touching his lips.

A prodigal has been denominated a miser gone mad, but there is no affinity between them, sane or insane. The miser is of no use while he lives, and, never scattering his money, it ceases to fructify for the benefit of society; the prodigal, if he has no relations, injures nobody but himself. It is possible for a prodigal to change, and even become a miser, but no miser ever became a prodigal, or changed his nature into a rational liberality. His moral disease is mortal. The thirst for gold cannot be cured by the supply, because the former has no limit. Every accession of the disorder only exacerbates. Avarice is prone to excess, and the fever is incurable. It is therefore fortunate it attacks those only who possess the fewest good qualities.

The continued anxiety about small things expresses the narrowness of the mind that experiences it. It is wonderful how far the miser will carry his petty cares. There was an individual in the west of England, who presented a man with a bill for thirty pounds; he declared he could pay the money no other way. The bill was drawn, and handed over to the party to whom it was intended to be presented. Two days after the bill's acceptance, a baronet and millionaire called and demanded eighteen pence for the

stamp, which he alleged he had forgotten at the time he accepted the bill. It was handed over to him, and he put the money in his pocket with great deliberation.

The examples of this sordid spirit which are upon record are not so numerous as might be expected. Very many of the class have never attracted general notice, as honest Sancho Panza would say, because they were never made public. The operations of the miser are like those of the mole, almost always in the dark. His ideas concentrated upon one point, admit of no sharer. Wealth is only a good to those who have a heart to dispense it, and the miser's heart is always on the sinister side. Such are recommended to the passage in Holy Writ, "Weep and howl for the misery that shall come upon them; their gold shall rust and canker, and eat their flesh as fire."

In modern days, when men who use their riches aright are public benefactors, and money by circulation makes more money, and thus the aggregate wealth of the nation goes on increasing, the miser has become a kind of public enemy. Let him then perish amidst his gold, or like Crassus, slain by the Parthians, have molten gold poured down his throat, that he

may have in death that of which, when alive, he was insatiate!

What a deplorable end would the arts and all the elegancies that embellish life meet with, if the principle of a miser prevailed in society! Industry would cease to exist. The creation of the luxuries, which are so gratifying to good taste, would be no longer in demand; the comforts that render our dwellings so agreeable would cease to adorn them; man living for himself would soon be transformed into a wretched self-tormentor, and the earth be no better than a desert for the abode of low and grovelling spirits. In place of our thoughts becoming elevated, they would be depraved, and we should once more return to savage nature.

The inference, therefore, is, that in making known the little that is attainable respecting such individuals, or rather a few of their number, a service is rendered to the public, as well as information imparted regarding characters who have in all ages afflicted the world, but more especially in opulent States like our own. The opportunities of accumulation in such a country are infinite, without the fear of the chest and its hoard being plundered. Investments

perfectly secure, as well as multifarious speculations are ever at hand. The miser may find an abundant prey for his hoarding place. So ample a field for the secret and unfruitful pursuit of treasure for its idleness, make it miraculously easy. The French banker, Ostervald, of Paris, who died in 1790, exhibited an instance of miserly accumulation. Under the system of modern convenience, he had recourse to funds and stock of different kinds for interest, in place of mortgages, or holding his gold and silver in strong chests, or concealing it in vaults, as was the old custom of the miser. Independently of gambling speculations into which the genuine miser is seldom tempted to enter, be they of what kind they may, the nature of the stock being considered, it is easy to select that which is solid; accumulation is thus safely accelerated. The anxiety about security is removed, as there is no chest for the thief to carry away, and the public funds become to such the nursing cradle of avarice.

Ostervald was a Swiss who well exemplified the proverb, *point d'argent, point de Suisse.* He was born at Neufchâtel, and was one of the most remarkable misers of modern times. He followed the trade of a Parisian banker, one of

those who exhibited the narrowest mind in business affairs. So niggardly was he, that not long before his decease, and he died of starvation, he was recommended to have some meat purchased to be made into a nutritious soup to support his frame, which had become nearly exhausted for want of taking proper sustenance. He inquired in reply to the recommendation, what was to be done with the meat after the soup was made—he should not dislike the soup, but as to the meat it was impossible he could eat it, and it would be thrown away. At the same moment he had about his person eight hundred assignats, worth a thousand francs each. When this man set out in life, he was accustomed to drink a pint of beer for supper at a tavern which he daily visited. From thence he would take away with him all the bottle corks he could collect or lay hands upon. Of such corks, in about eight years, he had collected as many as sold for twelve Louis-d'ors. With that sum this distinguished banker laid the foundation of his fortune—a fortune gained for the most part by stock-jobbing; and he left behind at his decease, in French money, three millions of francs.

It is probable that avarice is the strongest of

the passions. "Love is stronger than death," it has been said upon an authority it would be presumptuous to challenge, but the pangs of hunger are in all events stronger than modern love, for we find them triumphant in the miser over famine and death itself. This is still more extraordinary, when the worthless character to the man of avarice is that for which, in this case, death itself is challenged, since gold kept in a chest is of no value.

Ostervald was not singular; for a man in Shropshire, in the last century, who was little better than a cottager in circumstances, actually died of hunger, because he could not make up his mind to part with one out of a dozen guineas he had hoarded. He would not suffer it to be changed to purchase food—a species of obstinacy which argued a destitution of understanding when it came to the question of life and death. This want of mental power, however, cannot be pleaded in all similar cases. At the time when guineas were plentiful, before the war in the reign of George III for the restoration of the Bourbon family, the sums hoarded were thought to be very large. The introduction of paper money much lessened the habit. Old men and women more particularly were given to

this practice. Few will hoard notes even of the Bank of England. An engineer of some celebrity, who died towards the end of the last century, was known to possess three or four thousand pounds, and not much more than half that sum could be discovered by his executors. It happened that a window-seat wanted some repairs before letting his house, and, on the workmen setting about the job, they found no less than twelve hundred guineas under the seat, which had hinges and secret fastenings. The dead man was no miser, but it was much the fashion to hoard gold coin down to the middle of the reign of George III, and the owner of the said treasure who died between 1780 and 1790 had only imitated those who had gone before him. It is possible that the vast influx of gold during the nineteenth century may have led to the same practice among the ill-educated in this country, as well as on the continent of Europe at the present day. The unchanged price of gold of late years amidst its plenty, seems to indicate something of the kind.

The notion of dying wealthy has a hold on many common-place minds, and certain persons continually harp upon the accumulations of others in such a manner as to explain that they

feel envious of every one who is reputed to have left a large property behind him. This it is alleged has been the motive of many for entering upon what they called a saving plan, and from thence they have gradually lapsed into the confirmed habits of the miser. Perhaps it is too much the case, that the idolatry paid to wealth leads, more than the power it confers, to the tendency which at first seems but an innocent frugality. A remarkable instance of this occurred in Cheshire at the beginning of the present century, in the person of a gentleman not a native of the county, who had lived much to himself, more from a nervous timidity than any unsocial feeling. An aunt died and left him a considerable sum of money, far more than he expected; and with his previous income, of which he rarely expended two-thirds, he became a rich man. This circumstance of the possession of a large property seemed to have generated the desire for more—a phenomenon not singular—and he soon after lapsed into the miser.

This gentleman, whose name was Benson, at first merely got into the frugal habits which increased upon him. It was not long before he could scarcely be prevailed upon to supply

money for his housekeeping at the rate to which he had been previously accustomed. He even parted with his mansion, and removed into Yorkshire to a spot near Settle, where he was a stranger, and selected the place because he was known by no one in the vicinity. Here he shut himself up, as some reported, to study the occult sciences; others said he was trying to discover the philosopher's stone; but no one was certain upon the point. They observed him sometimes looking through a telescope at the stars, and upon that ground raised fresh rumours about him, mere idle gossip which is certain to be generated in country places respecting any stranger who makes his appearance in a similar manner.

The desire of saving in a few years caused the realization of a sum still more beyond his expectation, when he first changed his strait habit of living. It is true he had never wasted his money in superfluities, but had provided every thing that became one of his station. His breakfast was now for the most part bread alone, but sometimes he would allow himself a little honey to sweeten it. His dinners were of the sparest kind—a single chop or a herring; and in the evening he took a little gruel. He

calculated that his expenditure did not exceed sixty pounds, out of an income little short of three thousand a year. He kept a servant girl, and a male domestic, the latter a mere lad. These he described as adequate to minister to all his wants. He seldom went to church, from a personal dislike to the clergyman, and thus wrapped up in self, he relieved his solitary life by the purchase and use of a lathe, for in turning wood and ivory he exhibited considerable ingenuity. He was often seen taking exercise in a small park-like plot of ground at the back of his house, and it was reported that he was a great experimentalist in some branch, it was not known what, of natural philosophy.

His domestics could make nothing of him, for to them he was reserved and taciturn, but mild and gentlemanly in his manner. His dress worn to the last, was plain, but not at all like that attributed to a confirmed miser, though far beneath his station and fortune.

In his solitude he showed no impatience for society, but appeared perfectly content to be as he then was to the age of Methusalah, as he told his servant one day when she expressed her wonder that he could reconcile himself to his lonely condition. That he was paid considerable

sums of money at times was conjectured, but no one knew what became of them. It was after some years of this kind of life that he was attacked by illness, and thought it necessary to make his will. He expressed great anxiety that it should be accurately drawn and duly witnessed. After this was done, he seemed easier, and recovering, appeared inclined to be more parsimonious than before.

When he died, on his will being opened, it was found that he had left all his original property, and all which he had added to it, to an obscure individual in Lancashire. This he prefaced by the observation that he had done no intentional wrong to anybody, but that the idea pressed strongly upon his mind that the true heir to the property which his father had left, and which had fallen into other hands, did not belong to him. He had, therefore, lived frugally, in order that the addition thus made to the original sum, which came into his father's possession, might be considered a reparation for the injury sustained by the party to whom he alluded. If this were really the case, and whether it were so or not, a court of law would have the means of deciding, as he had provided funds for that purpose. He stated that the idea had

haunted him like an apparition for years, until he determined to do all in his power to procure justice if any thing unjust had really occurred.

"This it was made a miser of me," he said, "the property may really be mine. If I had gone to law and suffered the lawyers to fatten upon the property, it would all have been eaten up. There are funds now provided to determine the case, and keep the estate intact for its rightful owner. I believe it to be my own, but the idea that it may not be so has annoyed me. The individual to whom I fancy it belongs, if it does not belong to myself, will not venture into court for his right. Yet he has charged my relatives with keeping him out of it. Let him try the question, when I am gone, with the money I leave behind me for the purpose. Thus he cannot say I have not left the means to others to do it for him. If he will not, let him retract his slanders against the dead and against myself, when lands and chattels can never more give me care for my family's honour or my own."

This man was no miser—for the true miser hoards for selfish ends. Here a high sense of honour, and a desire of justice is the motive. It is difficult to fix the status of such

a character, as that of M. Guyot mentioned in another part of this work, who brought the water to Marseilles; he who saves his wealth for another's good is no miser. The essence of such a being is to be rapacious, a rigid gold-scraper for himself alone, and not for another. The one is moved by unalloyed selfishness, the other by as noble a generosity as can be exhibited.

Perigaux was a Swiss by birth, and a Parisian banker at the time of the revolution in France. He was succeeded by Lafitte, the celebrated banker during the reign of Napoleon the First. He was a thrifty man, little short of a miser in character. There were several charges against him in regard to the mode in which he acquired some of his wealth. It is certain that large sums were confided to his hands by persons who afterwards suffered under the guillotine, and had before hoped to make their escape. It was reported that one noble Duke, who was summoned before the revolutionary tribunal, had a large sum in Perigaux's hand, to remit abroad. The affrighted old nobleman offered all the money he had to escape death, and to have permission to leave

the country. It was demanded of him where his money was lodged. Perigaux, who contrived, rich as he was, to pass unscathed through that eventful period, when wealth was almost a sure road to destruction, was summoned before the tribunal, and was asked what money on the Duke's account he had in his hands? He replied none whatever, not a sou! The Duke was guillotined. Perigaux may be calumniated, but then that is not the only charge hinted against him. He was uncommonly rich, but was never spoken of in the high terms in which his successor, Lafitte, was mentioned, who came to him originally as a clerk.

To class or characterize the miser genus would not be an easy thing. Elwes could do generous acts by fits and starts, but always with considerable sums; he was inexorable in regard to the expenditure of pence. There was a baronet in the West of England, who was a millionaire, and who, keeping his servants at low wages, when he went off to town, would himself carry back a leg of mutton five miles to the butcher, and make him take the charge for it out of the bill. In his notion of saving, he would sometimes lose the interest of money, realizing the well known epitaph:

"Reader, beware immoderate love of pelf,
Here lies the worst of thieves, who robbed himself!"

Another baronet, in a neighbouring county, returned six members to the House of Commons before the Reform Bill passed; thus, at four thousand pounds a seat, putting twenty-four thousand pounds into his pocket every election, or having an equivalent in influence. His neighbours wrote upon his park-gate the old distich:—

"Very large house, and small cheer,
Very large cellar, and no beer,
Very large park, and no deer,
Sir Christopher H—— lives here."

Such individuals are little better than the class who are noted as misers in the extreme sense of the word. Thus, there are misers who do not exhibit their avarice by external appearance in dress and in parsimonious habits, great enough to attract the public eye. These form a class of themselves, and such persons are generally found in the order of bankers and traders.

The first country bank in England out of London, is reported to have been formed at Gloucester, by a person named Wood, in 1714 or 1716. The family was of ancient date in the

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To class or characterize the miser genus would not be an easy thing. Elwes could do generous acts by fits and starts, but always with considerable sums; he was inexorable in regard to the expenditure of pence. There was a baronet in the West of England, who was a millionaire, and who, keeping his servants at low wages, when he went off to town, would himself carry back a leg of mutton five miles to the butcher, and make him take the charge for it out of the bill. In his notion of saving, he would sometimes lose the interest of money, realizing the well known epitaph:

"Reader, beware immoderate love of pelf,
Here lies the worst of thieves, who robbed himself!"

Another baronet, in a neighbouring county, returned six members to the House of Commons before the Reform Bill passed; thus, at four thousand pounds a seat, putting twenty-four thousand pounds into his pocket every election, or having an equivalent in influence. His neighbours wrote upon his park-gate the old distich:—

"Very large house, and small cheer,
Very large cellar, and no beer,
Very large park, and no deer,
Sir Christopher H—— lives here."

Such individuals are little better than the class who are noted as misers in the extreme sense of the word. Thus, there are misers who do not exhibit their avarice by external appearance in dress and in parsimonious habits, great enough to attract the public eye. These form a class of themselves, and such persons are generally found in the order of bankers and traders.

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scribing a miser as 'richly poor,' says he knew one who fell into a lethargy and was thought to be dead. The doctor thought so, too. The heir was delighted, but, to make all certain, the doctor requested that a table might be brought into the room, and that some of the supposed dead man's coin should be rattled upon it; whereupon he cried out, "Wait awhile; I am still alive!"

A lawyer was once sent for to make the will of a sick man who thought himself ready to sink into the grave: he began, "I give and bequeath my estates to my son, John."

"Your cash?"

"Well, my cash," he repeated, with a sigh, "I bequeath that to my son, Henry, for he is a very prudent boy."

"Your house and furniture?"

"Hold, no; I must retain both; they must not go surely; no I must keep *them*."

"But it is not required that you shall part with any thing until you can't use it yourself."

"Well then—then!"

It was too late, life was extinct, the will unexecuted. Such was the case with a miser in the environs of London. Perhaps Pope,

the poet, borrowed his description of will-making from it.

So loth was the niggard, Wilson, to part from his pelf, that he delayed matters too long. He left a considerable fortune, which was all the world to him while he lived, if it availed him nothing when dying. His reluctance to make any will caused his elder son to become master of double what he intended to bequeath him, and his daughters went portionless. This might operate as a warning to other misers in the like circumstances, if any warning could detach them from their worldliness, which is only another name for a species of madness, that it was once said could only be cured by hellebore. The wish to have inscribed on their tombs how much they died worth, was as rife, in the olden time in Rome, as it is in London at present—that is, if it could be engraved without its being known to be by desire; because in both the great cities, being poor is the most heinous of crimes. In both cities the virtues followed and yet follow the miser's idol to the last sigh! "*Jam satis*," his motto.

"Here lies old father Gripe, who never cried *jam satis*,
'Twould rouse him did he know you read his tomb-
stone gratis."

There is on record in a magazine of the

last century, called the "Universal," an account of two brothers residing at Cambridge, who were among the more noted of the miser class, and distinguished for their having carried out to the extreme the character ascribed to their order, both in singularity and wretchedness. What is remarkable in their case—not only were they of penurious habits to the extreme, but it seemed as if they had but one soul. They expired within a few months of each other, and of similar attacks of the same disease, believed to be apoplexy. They were named Jardine, were linen-drapers by trade, about sixty years old, and they had lived together from their infancy. Their name would seem to indicate a Scottish descent. They had been forty years in business, and during all that time they never had their habitation but once cleaned, and this took place upon the death of their mother; when, in order to save expense, they laid out their parent's body themselves. It was a very rare circumstance indeed that an individual was admitted beyond their shop or wareroom into their inner apartment. They possessed no bed, but slept upon old packing-cloths in which their goods came to the warehouse. They lived in continual fear of thieves, and dreading lest

any of their property should be stolen, they would frequently keep alternate watch as a precaution. They were such determined lovers of money, that they deprived themselves even of the commonest necessaries of life to hoard it. No joint of meat for above twenty years ever entered their house; and from stinted sustenance, neglect of dress, and pestered with vermin, it was not unnatural that they should appear meagre of outline, pale and miserable-looking as if only half-fed. If a publican, or any individual in trade laid out money with them, were it only to the extent of a few shillings, they would go a mile or two to the place of his abode to purchase a quart of beer, or other commodity, in order to make a sort of return for the favour and secure other applications; but, on these occasions, they were cautious not to be seen, lest they should offend preceding customers. When their father died, above a thousand guineas were found concealed in his bed, and at the time the elder brother of the two gave up the ghost, the survivor whose name was Nathaniel, found a large sum of money secreted by the deceased, of which he had not the smallest knowledge. This was not wonderful, because the miser has no confident, being

continually suspicious; from six to eight thousand pounds was the sum the surviving brother was supposed to have left behind him. It was bequeathed to a Mr. Clay, who had shown some civilities to the deceased, and had now and then sent him a dinner. The latter of these two miserable men declared he had no relatives.

In this case, a sort of low cunning distinguished the brothers in their mode of endeavouring to secure and extend their trade, shielded by the effort to keep it a secret. The motive therefore was not gratitude, but fresh custom which induced them to purchase in return of him who had dealt with them for the first time. The wariness of the miser in all his transactions has often been remarked. No one has instanced this better and more concisely than Peter Pindar, who so well understood human nature, and displayed his knowledge of it so accurately. The following lines of this eminent satirist admirably paint the concealed motives of these two misers:—

The miser Sherdi on his sick bed lying,
Affrighted, groaning, wheezing, praying, sighing,
Expecting every hour to lose his breath—
Enter a Dervise—"Holy Father, say,

As life seems parting from this sinful clay,
What can preserve me from the jaws of death?"
"A sacrifice, dear son, good joints of meat,
Of lamb and mutton, for the priest and poor,
Nay, from the Koran shouldst thou lines repeat,
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"Thank ye, good father! you have said enough;
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There is another excellent illustration too, of the character of the miser, somewhere extant, but the name of the individual I do not remember. One of the brotherhood, remarkable for the strictness of his parsimony in the smallest matters, even not pecuniary, lay upon his death-bed. He demanded of his medical attendant what he thought the longest time he could possibly survive? The reply was about five or six weeks, not longer; the sick man then began to adjust his worldly affairs, and having certain compunctious visitings about his lapses in works of charity, he requested a call from the governor of one of the public charitable institutions of London. Upon his arrival, he mentioned his pious intention, and that he had made a bequest of fifteen hundred pounds to the charity. He

added that he had no objection in place of putting the legacy in his will, which would reduce the amount, to give it to him at once, provided he would allow the usual discount. This exhibits the "ruling passion strong in death," but a passion of so mean a nature, that it is lamentable it should ever rule a single creature with the faculties possessed by any above the lower brutes; even the approach of dissolution could not cure the insatiable disease.

CHAPTER II.

Other instances—King Henry VII—Lord Braco and the beggar—Rev. Mr. Trueman—John Elwes.

THE condition in life of the miser may be that of the beggar or of the prince. There died at Darlington, as recorded in November, 1785, a woman named Martha Batey. She was a besom or broom-maker; it appeared that her clothes had only cost her seven shillings a year, and that she lived upon potatoes and salt, yet at her decease it was discovered she had died with seven hundred pounds in her possession.

Similar to the foregoing example was that of Mr. Simpson, who died about the same time at Leicester, at seventy-six years of age, in what was thought abject penury, and to all appearance the supposition was fully justified by the

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way in which he lived. He did not allow himself the smallest comforts of life, and seemed half starved; yet after his decease he was found to be worth five thousand pounds. Besides this, the sum of two hundred and forty guineas was found in an old box by his bedside.

With such miserable creatures in station must be ranked, in his ruling passion, that notorious and wicked miser and tyrant, Henry VII, King of England, whose avarice was not so much noted subsequently, because the vices of monarchs were till of late years hallowed in the sight of the multitude of every degree. In him that vice ruled supreme, and triumphed over "the fault of angels and of gods." To that despicable human passion his whole heart was subservient. Without exhibiting in its favour the fear of poverty, or the desire to become distinguished by the aid of the idol to which the vulgar in mind prostrate themselves, Henry meanly looked to his private advantage and to increase his hoarded robberies in every thing he did; he had no public spirit, no laudable ambition of any kind. When the Earl of Oxford received him with extraordinary honours, and placed liveries and badges on his retainers for the purpose, which the king had to some

extent forbidden, he first partook of the Earl's hospitality, and then made him pay fifteen thousand marks for doing him honour! No money, plate, or bullion was allowed to be exported, which injured trade; and he affixed a maximum of prices to many articles, and even to wages. Henry was in fact a rapacious miser, and employed, besides a host of inferiors, two agents in the extortions intended to fill his private coffers and prey upon the people. Their names are recorded with infamy. They were two lawyers—Empson and Dudley—who perverted justice to fill the royal purse, and their master supported them in all their iniquities in order to profit by them. People were indicted, committed to prison, and never brought to trial, but let out again upon payment of fines or ransoms, which were called "compositions." This became too tedious a mode at last, and men were summoned to and attached in the private houses of the royal tools. Juries were sometimes summoned for form's sake, but fined and imprisoned if perchance they gave verdicts against the crown. The feudal law was made a scheme of oppression. The wards of the courts, when of age, were plundered in the shape of fines on coming into possession of their

property. The royal miser was insatiate, and individuals were robbed by him on any colourable pretext. Outlawry was only reversed upon payment of a large sum for a charter of pardon, and, if the applicant for a reversal refused to pay the composition, his goods were seized by the king. The penal statutes were put in execution for pretended breaches of them, on the evidence of inquisitors, spies, and informers, who were in high favour with royalty. Any excuse served for an extortion. The king's only object was to hoard money, no matter how acquired. Parliament was mute, and seemed an assemblage of poltroons. That body was slavish enough to appoint the infamous lawyer, Dudley, their speaker, while committing his crimes, although the chief tool of the monarch in aiding him to fill his coffers with plunder. No war existed, no expense was required for state purposes, in fact for no other object than to gratify the King's avarice, who was at the time extremely rich. Not content with committing so many base actions to hoard money, the monarch, in addition, levied what was called a " benevolence," an arbitrary mode of taxation exceedingly oppressive. To the vast sums thus extorted, and the foregoing ' benevolence,' in addition, he added the hard frugality

of the most determined miser. He had hoarded through his various schemes of unjustifiable rapacity, no less than one million, eight hundred thousand pounds—the pound sterling in gold now, being then worth £2 5s. $\frac{7}{8}$d., it follows, not reckoning the fractions, that Henry had in his hoards no less than £4,050,000 of modern money—an enormous sum in those days. In the year 1485, the whole revenue of England was but £400,000 of modern money. Thus this royal miser had in his private coffers, in ready money, more than ten times the whole revenue for the entire kingdom in his day. Or it would, in proportion to the modern revenue of the empire, imply that the sovereign had in his private purse of modern money value the enormous sum of seven hundred millions sterling, reckoning the revenue of Queen Victoria at ten times seventy. Hence it may be judged, considering the scarcity of money then, how the English people must have been ground into penury by this royal miser. It was said he had fits of remorse on his health being affected in 1508, and that his iniquities and robberies began to alarm his conscience. It was then that he thought of spending some of his plunder in benefactions to the

church, in order to make submission to his Maker, as many humbler and comparatively innocent men have done, who had not his weight of crime joined to their offences. But with these alarms of conscience he did not check his own rapacity, nor that of his instruments, Empson and Dudley. He must needs plunder and hoard to the last, even while propitiating heaven, as he dreamed of doing, by enriching the church coffers with a little of his wealth. Even in the declining state in which he found himself, he made Sir William Capel pay two thousand pounds a second time, and committed him to the Tower for complaining of the iniquitous oppression. One Harris, a London alderman, was indicted in order to make him assent to a composition, and he died of vexation. A Lord Mayor and two sheriffs were fined on some ridiculous pretext, and sent to prison until they paid. At length death approaching, alarm filled the miser monarch with new terrors. Then, when too late to be of substantial service to the injured, he made a will in which he desired restitution to be made to those he had plundered, as if such a step were really practicable. The consequence was that those who had been his agents became the scapegoats of

his crimes. His successor played the spendthrift with his treasures, and during that pleasant employment his father's agents were suffered to be imprisoned, and some of them set in the pillory for their obedience to royalty. The more distinguished of his creatures, Empson and Dudley, the two lawyers, were abandoned to their fate, the young king being too much occupied in dissipating the treasure he had inherited, to trouble himself about the protection of his father's agents, who were soon after sacrificed to the popular vengeance, with an increase of popularity to the young king. After all, these agents were only miserable tools in the hand of the monarch, and it did not appear that they had gone beyond the letter of the law, or the letter of the monarch's command, which to the shame of the parliament it suffered to be the law upon every occasion that the despot desired.

The enjoyment of the miser is the sight of his money, for while he makes no use of it any more than other people who chance to see it, both are about equally rich. There is an amusing exemplification of this in a story related of an ancestor of the Earl of Fife, a genuine Scotchman, who carried out the charac-

ter recently applied by Dr. Chalmers to his countrymen's nearness in money affairs, although in other words, "get all you can, keep all you get."

The nobleman alluded to was named Braco, who observing a farthing lying on the ground and covered with dirt, took it up and cleaned it carefully. A beggar was passing at the time, and seeing the laird pick up the coin, entreated it as a gift, observing it was not worthy the attention of such a great man as he was.

"Find a farthing for yourself, poor mon," replied the lairdly miser, and put it into his own breeches pocket; for the story goes that his lairdship did really possess such an integument, however scarce they were in Scotland with others in his time.

The same laird was so right frugal, as to be his own rent collector to save the per centage. A tenant one day paid him a farthing short in his rent; the debt of course could not be passed over. The man was dispatched to make up the full amount and went away for the purpose; after his return, and he had settled his rent to "the uttermost farthing" with this dignified personage, he thus addressed his laird:

"Now I would give you a shilling, Laird Braco to have a sight of all the gold and silver which you possess."

"Well mon," his lordship replied, "it shall cost you no more."

The shilling was paid down in hand, and his lordship fulfilled his part of the bargain, exhibiting to his tenant a considerable number of iron boxes filled with gold and silver money.

"Now, my laird," said the tenant, "I am as rich as you, after all."

"How, my man?" said his lordship.

"Because I see the money, my laird, and you have not the heart to do any more with it."

The reply did credit to the bonny Scot who made it, tenant or not.

Nearly about the same time as the last mentioned of the miser tribe, lived the Reverend Mr. Trueman, of Daventry. He possessed more than one rectorship, and among them Bilton, in which the poet and essayest Addison once resided, and where his daughter died at the close of the last century. Mr. Trueman's income was about four hundred per annum clear, and by his self-denying management of it he contrived to leave behind him no less than fifty

thousand pounds. There were few things too mean for him to do in order to save money; he was accustomed to visit the different farm-houses in his parish, and to steal turnips out of the fields as he passed along. He would then beg a bit of bacon to boil with them. If perchance the bacon were left near him and he could do it unseen, he would take out his pocket-knife and adroitly, as was well known, cut a second slice and put it into his pocket. The stolen slice generally furnished him with an excuse for begging greens at another place to cook with it; or, if there were none in the way, to beg potatoes. He would sometimes contrive to get an invitation to remain all night, if the farm were of the better class. Sometimes, he would quarter himself without any invitation at all, and in the room in which he slept he was known to steal the red-coloured and other worsted out of the corners of the blankets, which he took away with him to darn his stockings, which were like Joseph's coat of many colours, if not of all. That such a character should fall in love is singular, but it is no less true; it was but once in his life. His own homely appearance he too well perceived would not fascinate even the humblest of the fair sex.

He became enamoured with a farmer's daughter, and had the acuteness, in his love affair, to discover for himself that one of the best modes of winning the female heart, is to satisfy its desire for finery, and to soften that of the young maiden he was sorely puzzled, for he could not think of parting with his precious coin even to win over the blind god. He fortunately recollected that he had a brother, an inhabitant of Daventry, who kept a haberdasher's shop, and though not considered over welcome to the house of his relative, he came into the town and paid him a visit, and on the occasion contrived to steal and secrete a piece of riband. Not long afterwards, his brother detected the piece of riband decorating the person of the girl of whom, on the market day, he purchased his butter. When the reverend gentleman died, between the years 1780 and 1790, he was buried by his own desire under a summer-house in his garden.

The history of John Elwes has long been cited as a late example of the most extraordinary nearness. He inherited the passion for accumulation, so it would appear, from his mother, who starved herself to death, though her husband left her nearly a hundred thousand pounds.

The grandfather of Elwes was a Sir John Meggot; and his father was an eminent brewer in the borough of the same name. He was sent to Westminster school at an early period of his youth, and remained there above two years. Thus he became a good classical scholar, but it is to be presumed learned nothing else at that seminary, though if he had, it would have been of little moment, since, after he left school, he was never once seen to open a book, nor did he possess anything to the value of forty shillings that could be styled literary. He was so ignorant, that his own concerns suffered in consequence. At Westminster, his contemporaries were Worsley and Murray, the latter afterwards Lord Mansfield, who borrowed of Elwes all the money he could obtain from him, wishing to make the most of the opportunity, though never addicted to lending himself. From Westminster, young Elwes was sent to Geneva, where he found, in the riding school, a pursuit much more congenial to his unintellectual constitution. Here he shone as a bold horseman. He was also introduced to Voltaire while in the Genevese capital, but that man of genius made no impression upon Elwes. This might be expected, for it was not probable he could comprehend

much less value literary fame. On his return, he was introduced to Sir Harvey Elwes, his uncle, a greater miser it would appear than he ever was himself, well able to rival him in covetousness. He dared not appear before him in his usual dress, and therefore to be more pleasing to him, as he was his heir, he stopped at an inn at Chelmsford upon his way, and dressed for his new character. He put on a pair of iron buckles, darned worsted stockings, and a coat nearly worn out. His uncle saw him in this trim with evident satisfaction, and was pleased to observe him so saving. They would both sit with scarce a stick upon the fire, and a glass of wine sometimes between them, talking of the extravagance of the times, after which they would go to bed without candle-light.

The younger Elwes was a hearty eater, which would have annoyed his uncle; he therefore dined before he went to see him, generally with some neighbour. The smallness of his appetite also delighted him; a partridge and a potato sufficed for them, the former off the estate, while the fire was left to go out in the interim. The uncle was otherwise a man of blameless life; avarice was his sole passion, but that included

perhaps others that lay dormant. He was not, like his nephew, a man who mixed in society to call them out, his life being that of a hermit—a perfect solitude. He saw no one, and if there was no sin of omission in the catalogue of human errors, he was so far a blameless man. He succeeded to involved estates, so much involved indeed, that he had not one hundred per annum to call his own. He therefore went to work to clear off their incumbrances, and succeeded, realizing eventually more than a hundred thousand pounds. He was a shy, diffident man, and in early life considered of a delicate constitution. His early necessities, under the involvement of his estates, no doubt made him attach a high value to money. It became his greatest pleasure to count it. He lived upon partridges, which were very plentiful on his grounds, and cost him nothing. He kept a man and two maid-servants, and made them live as he did upon his game, which he and his man took in as large a quantity as they needed.

Sir Harvey was thin in person, wore, in general, a black velvet cap, an old grey coat and worsted stockings, drawn over his knees. He rode a horse as lean as himself. When he could not go out, he walked up and down in

his hall to save firing. He possessed a tinder-box to light his own fire, putting a single stick into the grate. He kept several thousand pounds in his house at a time, and was once robbed. The thieves gagged his servant, but could get no answer from the master until he was assured of his servant's security. Several curious circumstances attended the robbery. He thought to put off the thieves with fifty guineas, but they knew there was more money in the house, and they got twenty-seven hundred guineas, with which they made off. The thieves told him they should leave a man behind to murder him if he stirred, on which he told them, on his honour he would give them twenty minutes to escape, but that then nothing should prevent him finding his servant. They got clear away with their booty, and when taken some years afterwards for another offence, being known as the guilty parties, he would not prosecute them. He had lost his money, he observed, and he would not add to it his loss of time. He lived to between eighty and ninety years of age, lamented only by his favourite servant, to whom, and his heirs, he bequeathed a farm with fifty pounds per annum.

He had very few acquaintance. There was

a club in the village of Stoke near where he resided, and two other baronets belonged to it. The reckoning was generally a matter of keen examination between them. One day another member going out, said to a friend in passing. "Step up and help the poor. There are three baronets worth a million of money, quarrelling about a farthing."

He was abstinent and continent, for he was a miser even in his affections. As an ancient said his spouse was the great victory he had gained for his country, so Sir Harvey might have proclaimed that his gold was his matrimonial partner. He lived a bachelor for above eighty years.

When he lay in state after his death, the people said, if he could know it, the expense would have awakened him in his coffin.

His property fell to his nephew, Mr. Meggot, who was bound to assume his name and arms. The amount was reported to be full two hundred and fifty thousand pounds, over and above the clearance of the debt on his estates. His annual expenditure did not exceed a hundred and ten pounds. His clothes were taken out of a family chest, which belonged to Sir Jervaise Elwes, his father, a very generous and

fine spirited gentleman, who had left them behind him. He had an excellent pond on his estate, which supplied him with fish, while that and game, the cows in his park, and the timber or loppings in his woods supplied all the necessaries he required.

It is possible the involved state in which his father left the property, and the necessity of rigid economy to recover it, first led Sir Harvey into an extreme economy, which became a habit at last, not to be shaken off. The same excuse cannot be made available to the successor to his estates, in which the passion of accumulation, or rather avarice, seems to have been inherent.

The fortune of John Elwes, before he came into his uncle's property, was said to have been equal to that to which he succeeded, and if so must have reached to half a million sterling. The seat of his uncle which he had thus acquired was an old family mansion, the furniture of the same date. Nothing had been repaired for many years. The beds were ghostly, antique, a prey to devastating insects, and the roof let in both rain and air at numerous interstices, which it was not very probable the successor to its late owner would amend.

Mr. Elwes was forty years old when he came

into this additional property. In London he had for some years been well known, at the West End, in all circles. He had an inclination for play, and was too often fleeced, until at length he left off the habit more from disgust than inclination. He had been accustomed, both abroad and at home, to the best society, was a member of the West End clubs, and used to play so deep, that he was noticed, with a well known nobleman of the day, for the notoriety of their operations. He was once known to have played two days and a night without cessation, until the party were up to their knees in cards. The Duke of Northumberland was one. Elwes lost several thousands of pounds at that night's play. He did not receive his winnings by many thousands, but was left with debts unsettled by men who bore noble names, carried their heads high, and talked of their honour! On the other hand, Elwes, singularly enough, did not like to ask a gentleman for the money that was his due; he shrank from it—a circumstance strange enough in one who made accumulation the one great object of his existence.

It must be remarked that his manners were remarkably mild and gentlemanly, but charac-

terized with great firmness, so that nothing could disturb his temper, nor even outrage lead him to lose it. He was utterly careless of his person, and everything regarding it. It is said that at seventy-three years of age he went out shooting with some friends to try a pointer, got fatigued after walking for some hours, and decided against the merits of the animal. One of the party firing too carelessly, struck Mr. Elwes on the cheek. Reputed to have been but an indifferent shot, when he apologized, the wounded man facetiously replied, "I give you joy of your improvement—I knew you would by and bye hit something!"

He would sit up a whole night at play for large sums of money, with the most profligate fashionables in the finest apartments, and leaving them at four in the morning, walk to Smithfield to meet his own cattle coming in to market from Thaydon Hall, in Essex, one of his farms. There he would stand in cold or rain, and haggle with a butcher about a shilling. He would walk on in the mire to meet his men if they had not arrived, and once he walked all the way to his farm, seventeen miles, without stopping, after being up all night.

He avoided all inns, travelling on horseback

with two or three hard-boiled eggs in his pocket, and sometimes scraps of bread. When mounted, having no baggage, he would get out of London by the road where the turnpike-gates were fewest, and stop on the way to refresh, where he saw a little grass for his horse by the roadside, and a little water for both. On such a spot, both horse and rider were certain to find the accommodation that equally suited the one and the other. Elwes at this time resided at his seat at Marcham, and here he had two sons born to him, who inherited the greater part of his property. He kept a peculiar breed of setter-dogs, more like hounds than setters, of a black-and-tan colour.

After the death of his uncle, before mentioned, he resided at Stoke, in Suffolk. There he found the house, though in bad condition, much better than his own at Marcham. Once, on a visit to his uncle, at Stoke, he put his hand out of bed at night and found the rain dripping in upon it from the ceiling. He got up, moved the bed, and got into it again, and again the same accident occurred. He got out again, and pushed the bed into a corner where the ceiling was dry. Telling his uncle the adventure at breakfast the next day, he replied,

"Ay, ay, I don't mind it myself; but to those that do, that's a nice corner in the rain."

Notwithstanding all his parsimony, he kept several couple of foxhounds, and a number of capital hunters, bred by himself, and never broke until six years old. The keeping these hounds was the only outlay he expended for pleasure, but even here all was conducted with rigid frugality, and his huntsman had no sinecure of his post. Every morning he rose at four o'clock, and milked the cows; he next prepared breakfast for his master; then he slipped on a green coat, went to the stable, saddled the horses, got out the hounds, and so away to the field. After returning, he rubbed down the horses as quickly as possible, ran into the house, laid the cloth and waited at dinner. He then hurried again to the stable to feed the horses; then he had to attend again to the cows, and milk them once more, to feed the dogs, and litter down eight horses for the night. Yet this servant lived with Mr. Elwes for some years, and was called an idle dog by his master, who said he wanted to be paid for doing nothing. All the hunting establishment did not cost Elwes three hundred a year. He was one of the best riders in the kingdom, and one of the best judges of

horseflesh. Three hundred guineas had been offered him for one of his hunters, a sum in those times thought enormous. One of them used to carry his master when it was twenty-two years old.

He would have nothing to do with apothecary's bills. His leg one day being cut to the bone by a kick from a horse, it was not until he was told amputation would be necessary if he did not attend to it, that he consented to take surgical advice in London. He was known to perform a generous action but in a capricious way. Lord Abingdon, but slightly known to Mr. Elwes, made a match for seven thousand pounds. Unasked, knowing his lordship had not the money at hand, Mr. Elwes offered to lend him the amount, and went with a clergyman to Newmarket to see the result. They set out at seven o'clock in the morning, and reached Newmarket at eleven. No breakfast had been taken by either party. At twelve, the match was decided for Lord Abingdon. Elwes continued to ride about until four o'clock, when his companion mentioned that he was hungry, and hinted about dinner and its comforts, "True," remarked Elwes in reply, "very true, do as I do." He then pulled out a piece of old pan-

cake, which he said he had brought from Marcham two months before, but that it was as good as new." They did not reach home till nine in the evening, and the companion of the miser was so fatigued that he could do nothing but retire to rest. Thus he who had risked seven thousand pounds in the morning, went happily to bed on the idea of having saved three or four shillings.

Nothing turned him aside from his avarice and love of saving. He would not lay out a penny on the education of his two sons, "putting things into their heads," he said, "was taking money out of their pockets." No motive of compassion, tenderness, or sorrow, could withdraw him from this desire of saving: the smaller the sum the more tenacity he displayed in holding it, as most misers are known to do; nor had he much natural affection. One of his sons hurt himself by falling from a ladder, and went and got bled. His father seeing his arm tied up, he told him what he had done, "Bled, bled," said he, "what did you give?" "A shilling," was the reply. "Pshaw," returned the father, "you are a blockhead, never part with your blood!"

Riches continued to roll in upon this miserly man, and yet he was so ignorant he knew no-

thing of accounts, never reduced his affairs to writing, and was obliged to trust to memory in a great degree. Thus, he was continually a victim to the suggestions of others, who had wants or schemes with the prospect of a high interest—adventurers—all sought to make him their prey. Property in America, bonds of unprincipled peers, and others, are said to have drained him of a hundred and fifty thousand pounds, all through his ignorance. Poor and honest persons would have starved before he would have aided them. He looked only to the hope of increasing his wealth, and derived no lesson upon the failure of one hope while another was before him. He was induced, by trifling presents, to lend his money to certain persons, and also to others who would work for him without pay, and similar things which seemed to ask a return. A wine merchant made him accept some fine wine, and soon after borrowed seven hundred pounds. "It was fine wine, indeed, Elwes would say, for it cost me twenty pounds the bottle." Thus his shilling savings seemed to find a reaction, and yet for these he denied himself every comfort. He would walk from one end of London to another in rainy weather, to escape paying a shilling for a coach; eat his meat putrid

rather than order a fresh joint, and sit in wet clothes on account of the expense of a fire to dry them. He wore a cast off wig he had picked up out of a ditch for a full fortnight, and having torn his only coat, went to the family chest and replaced it with one belonging to an ancestor, with slash sleeves, made of green velvet; thus he sat at dinner in boots below and the beggar's wig he had picked up on the top of all, with his white hair straggling under it; no sight could be more ludicrous.

In matters that did not relate to saving money, he would do kind things, and perform active services for others, and that at no little amount of trouble. Thus a couple of old maids, residing near him, were placed in the spiritual court for some neglect of ecclesiastical rules, and threatened with excommunication. He put a couple of hard-boiled eggs in his pocket, and rode on horseback to London, reaching it early enough to make submission to the court for the ladies. The distance was sixty miles; the ladies could not tell how to display their gratitude, when an Irish neighbour recommended they should send him sixpence, and he would gain twopence by the journey.

He was a useful and impartial magistrate,

and was first returned for the county of Berks on the proposition of Lord Craven.

He possessed property about the Haymarket, near which, in St James's parish, he was born. Here he built to a large extent, and the same in Marylebone about Portman Square, until his property of this kind became very great. He was also his own insurer. When he visited London, he slept in any of his houses which happened to be vacant; a chair or two, a table, and a couple of beds for himself and an old woman were sufficient. This old woman put him to some trouble. She was lame and could not move about so fast as he desired. She was continually taking cold, and no wonder, for she was at one time quartered in a small house in the Haymarket; next in a large house in Portland Place; sometimes in a small room with a large fire, and at another time, with a fire of only a few chips supplied by the carpenter's leavings. Now, in splendidly-glazed apartments, and then in a room with oiled paper in the windows. Here to-day, and gone to-morrow. The scene which ended her existence was singular. Her master had as usual taken up his abode in one of his houses which happened to be empty. Colonel Timms, a nephew of Mr. Elwes, found him out by

great trouble in an uninhabited house in Great Marlborough Street; after some difficulty, being able to make nobody hear, the colonel got in, and on ascending the staircase heard the moan of a person in distress, and found Mr. Elwes, stretched out on an old pallet bed, apparently dying. Cordials were at once applied, and the suffering miser opened his eyes, and articulated, "That he thought he had been ill for two or three days, and that there was an old woman in the house, but for some reason or another she had not been near him. She had been ill, and was, he supposed, gone away."

She was afterwards found, she who had been so long the miser's companion, and the partner of his journeys, stretched lifeless on a rug upon the floor in an attic, appearing to have been dead for two days. Her master would have died too, had he not been thus timely discovered. The man worth half a million, would have sunk as his mother did, from want, in his own house.

Elwes was not a hard man to his tenants, but he could not be induced to repair anything. "They might do repairs for themselves." As to comforts, he used none himself, and could not understand making them for others. He resided in Suffolk for thirteen years. When

Berkshire was to be contested, and he was nominated by Lord Craven, according to agreement, he was brought in for nothing. His whole expenses were a dinner at the ordinary at Abingdon, which cost him eighteenpence. After that he left Suffolk, and went again to reside at Marcham, taking his hounds with him; but, thinking his time would be otherwise occupied, he shortly after gave the dogs away to the farmers in that vicinity.

At sixty years of age, he was regular at his place in Parliament, attended at all the races where his voters resided, and danced at the different assemblies among the youngest to the last. He sat twelve years in Parliament, being three times returned, and he voted independently. But, as his sphere of knowledge was so very circumscribed, it can hardly be supposed he possessed much political discrimination. He had no ambition for rank, wanted no emolument, and was conscientious, for he kept himself aloof from all ministerial temptation. He was too shy and reserved to desire to be noted, and it would have embarrassed him, for he loved privacy. He heard that Lord North intended a peerage for him, and it made him unhappy. He could not have survived the keeping car-

riages and servants, for he always wished to be thought poor, and unable to live as others did.

He joined Lord North, and turned his back upon Mr. Fox, who had seen him at Newmarket, and talked to him on the subject of play. He believed, or affected to think, Lord North in the right. In voting, a minister could not rely upon him uniformly, for he would sometimes dissent, and vote according to his conscience, and thus among all parties he was thought an off-and-on man. When acting as a chairman, he always listened patiently to counsel. His place of M.P. made no difference in his costume. He was, if any thing, rather meaner in his appearance afterwards. People in the streets used to notice and pity him. His dress was the same at the speaker's table as at the minister's. He had one suit for all occasions—"the habit for everybody," as the political wits observed. He assumed a wig when a senator, on its being worn out, he returned to his own hair. He supported Lord North against his own interest, for the ruinous and unprincipled war against America injured the house property he possessed, and the buildings he was carrying on in Marylebone more particularly. He was

going to build a crescent at the end of Quebec Street, where he expended seven or eight thousand pounds to little good. He could not let his houses. After this, he joined the Opposition, and continued to oppose Lord North until he was driven from power. He usually sat out all the debate, however long. He wore no great coat, and would in the coldest days go from the House into the open air, and so to the Mount coffee-house to save the expense of a coach. If any one proposed such a vehicle, his uniform reply was that "he liked nothing so much as walking." If others overtook him, he had no objection to get in, as they would pay the fare.

Having cut both his legs deeply, it was with difficulty he was made to have a surgeon, to whom he would only intrust one leg, and manage the other himself, which he let alone. He offered to bet his leg would get well first, and he boasted truly, for his leg beat the doctor's by a fortnight. At length, he kept only one servant and two horses, and no house at all, residing with a nephew in Orchard Street, Portman Square. His two sons resided in Berkshire, to look after his estates there. If he left town, he went on horseback to his country

seats, with his usual hard-boiled eggs in his pocket, and took the least frequented road. Thus, if he travelled into Suffolk, his journeys cost him twopence halfpenny, and if into Berkshire fourpence, so that he visited the former country oftenest.

He found there were men in Parliament, as well as out, who wanted money, and Elwes was thus bled pretty deeply. No man ever left it with more obligations due to himself. It was reported that the cancelled bonds and bad debts were so large in amount as to surprise strangers. At one stroke, he lost twenty-five thousand pounds, invested in iron works in America; and this put a stop to such speculations, for it appeared a plausible take in. He used to say that the expense of three contested elections would not have cost him what he lost through his brethren in Parliament. The next house to his own in Welbeck Street having at one time taken fire, Lord George Gordon offered to receive his furniture, but he only thanked him, and, as he did not insure, said he had still rather run the chance. Yet on one of his maid servants in town being ill with the small-pox, he sent her out to nurse, and paid eighteen shillings per week for her lodging and board, and then took her home again.

He supported Mr. Fox, but he was not much valued, because he would not vote until he had heard all that was to be said upon the subject by both sides. When Lord Lansdowne came into office, he voted with Fox against the Marquis. He gave his vote for the extraordinary coalition between Fox and Lord North, and, when he quitted Parliament, reprobated it. After he left the House, he said he thought there was only one man in it who could talk him out of his money, and that was young Pitt. He would not contest Berkshire, it was too costly, and he retired without taking leave of his constituents. He withdrew into private life unrewarded—so much is due to his political career. His eulogium upon Pitt was characteristic. "He is the minister for the property of the country; there are pounds, shillings, and pence in all he says." The country found that but too feelingly afterwards. Elwes never spoke in the House except on giving his vote, and sat anywhere in it that he chanced to find a vacant place.

Soon after his retirement, he lost his favourite servant-man, the man of all work. Topham said "Scrub was indolence itself to him." He died upon a rough-trotting horse while following

his master into Berkshire. His yearly wages were not more than five pounds, and he had fasted the whole day on which he died. Elwes used to say, "If you keep one servant, your work is done; if two, it is but half done; but, if you keep three, you may do it yourself." This man did all kinds of work; and, when his master was about to take an address to the King on the American war, he thought he was going to ride up to the King at St. James's on horseback. At his own expense, the poor fellow bought a piece of gay riband to put in front of one of the bridles, and furbished up the saddle, in order that his master might look in the best possible trim. He soon found out, however, that he was wrong, and that his master was going in a carriage with his nephew, so he put everything back again into the stable as it had been before. Colonel Timms, his nephew, borrowed a large wig for him, lent him a shirt with lace ruffles, and got his everlasting coat brushed up, so that he looked very differently from what he had done before, and something like a gentleman. Old Thomas said that mayhap it might be so, but then he was so altered that nobody would know him.

He never could resist a promise of one per

cent more interest than the funds or land would proffer him. Yet he would now and then do generous things. One of his sons being in the Guards, he often dined at their table. A pleasant member of the corps wanting to get a majority, and fearing before he could obtain the money he should lose it, the fact became known to Mr. Elwes, who sent him the required sum the next morning; by which means he got the step he wanted, nor did he ever ask for the repayment of it. It was, however, soon afterwards restored on the death of the officer.

On the other hand, a gentleman and neighbour once asked him to accompany him to Newmarket to one of the spring meetings. They were both out from six in the morning till eight in the evening before they returned home. Elwes would eat nothing before they set out, his friend was wiser. The evening was dark and cold. The friend rode somewhat in advance, and, on going up to the turnpike, he heard Elwes calling him aloud. He went back before he had paid, and Elwes said, "Here, here, follow me, this is the best road!" In a moment, he saw Elwes climbing his horse up the precipitous side of a ditch. "I can never get up there," exclaimed the friend. "There

is no danger at all," said Mr. Elwes, "if your horse be not safe, lead him." At length, with no small difficulty, and one of the horses following, they mounted the ditch and got clear. When all was right the friend thanked Heaven they were safe. "Ay," said Elwes, "from the turnpike, you mean; very right; never pay a turnpike, if you can avoid it." Coming to a narrow road, Elwes, despite the cold, proceeded slowly, and his companion, wishing to hasten onward, he replied that he was letting his horse feed on some hay that was hanging down from the side of the hedge. "It is nice hay, and you have it for nothing." At this very time, while saving a pennyworth of hay, he was speculating in works over the Atlantic, of which he knew nothing at all, and that to the extent of above twenty-five thousand pounds.

Elwes retired from Parliament at seventy-five years of age: a few hundred pounds would have kept him there, where he was respected and had many friends, and where the habits were congenial to his feelings; but he loved money too well. His vigour of body was great. When a physician was once called in and saw him extended on the bed of poverty, from which he would not be taken, he told one of his sons that his father might live twenty years, but that the

irritation of his temper had made it impossible to hope for any thing good—the body was strong, but the mind gone.

He had been a member of a card club at the Mount Street Coffee-house. The play was for little in amount as regarded money, and he could there enjoy fire and candle free of expense. He did not object to good wine or the best things in life, if they did not come out of his own pocket. He had, too, a good taste in French wines and dishes when he dined abroad with other people.

In the course of his earlier play at piquet, at which he thought himself skilled, he would obstinately go on; he lost, report said, three thousand pounds in one evening, but the sum was never truly known; this, too, while he was miserable about pence and shillings. As he advanced in age, his penuriousness became still more extraordinary. In 1785, he wished to visit his seat at Stoke, but his old servant was dead, and he had only a couple of brood mares left, and he could not now ride sixty or seventy miles on a couple of hard-boiled eggs. The expense of a carriage was out of the question, for he said he grew wiser by time. He was at last taken free of expense by a gentleman not so rich as himself; but he only grieved "over

the money he had once spent there," he said, "very foolishly." The place was out of repair, and would have fallen down but for the care of his son, who resided in the house and took care of the estate. He now thought it might have been less expensively furnished—worse things might have done. In his view, a broken window might be well repaired with brown paper, and a hole with a bit of glass. He was often seen in his solitary rambles to go into his tenants' fields and glean corn after harvest, and some to please him would leave a little in his way. He would pick up stray chips, bones, or other things, for his fire, and fill his pockets with them. He was one day found demolishing an old crow's nest with difficulty. On some wonder being expressed to him that he should give himself so much trouble, he replied, "Oh, sir, it is really a shame that those creatures should do so—do but see what a waste they make!"

Towards the latter part of his life, he rode one of his old brood mares very carefully over the turf to save the expense of shoes, saying "the turf was pleasant to the mare's feet." When any one called to see him, and a little hay was put by the stable-boy before the stranger's horse, Elwes would himself steal

out slyly into the stable, and carefully remove it.

As he grew older, his desire to save became more systematic. The expense of going to a butcher he would save by killing a sheep and living on mutton until it was consumed, when he had the river drawn, and large quantities of small fish were taken: they were not to be thrown back again, because if so, he said he should never see them again. Putrifying game was served up to him which he would eat before he would have anything else killed. The old store must always be first exhausted. His dress displayed the same miserable and niggardly spirit; it was in the last stage of dissolution. He covered his head with a shattered brown-coloured hat, or a red and white woollen cap. When any friends visited him, and chanced to go out, he would extinguish his fire, and walk to the house of a neighbour for warmth. His shoes he would not allow to be cleaned for fear of wearing them out sooner than otherwise; yet for all this, he imagined he was too profuse, and continually exclaimed that he must be more careful of his property. If he put a few guineas into his bureau at night, and retired to rest, he would come down at midnight to see if they were

safe. His mind was thus kept by his miserly cares in a perpetual state of agitation. A person talking to him on one occasion of a man supposed to be worth a million, whom they had seen the day before in a new equipage, "Ay, ay, he will soon see the end of his money," observed Elwes.

On his return for the last time into Suffolk, when he became exposed to his tenants in all his meannesses, and to persons who saw that his style of living was so far inferior to their own, they treated him with contempt His neighbours smiled at him, and his very servants were ashamed of the pitiful acts of their master. In this state of things, all respect for him vanished. One of his own tenants told an inquirer for him, on his asking for Elwes' residence, that it was the poor-house of the parish. He denied himself almost every necessary of life at last. Perhaps, had his land and fish-ponds not supplied him, he would have starved rather than have bought anything. One day he dined off a moorhen that had been brought out of the river by a rat. On another, he ate the undigested part of a pike which a larger one had swallowed, and which was taken in a net. At this, he was much pleased observing, "Ay, this is killing two birds with one stone." At

that moment, he was supposed to be worth eight hundred thousand pounds, and he had not made his will, nor was he frugal from any motive of affection for another coming after him. He had invested all his savings in the funds. He passed the spring of 1786 alone at his lonely seat of Stoke Had he not been occupied daily with some avaricious scheme, he would have been more miserable than he was. His temper at length became ruffled, and all his thoughts ran upon his money. He believed that every one he saw wanted to defraud or deceive him. He would allow himself no fire, and went to bed as soon as day closed, in order to save candle. He went so far to deny himself sheets to sleep in, and thus nearly wound up the moral climax of his singular life, by showing the utter vanity of riches.

He left Stoke in Suffolk, at last, for his farm-house at Thaydon Hall, Essex, which was in a more ruinous state than his houses either in Suffolk or Berkshire. This residence was upon the borders of Epping Forest, and an old man and woman, his tenants, were the only persons with whom he could hold any conversation. He became ill here, he was without the assistance even of a servant. Wholly unattended, he lay for a fortnight nearly forgotten, indulging his avari-

cious thoughts to the last. He began to consider about making a will, as soon as he had recovered a little, as he knew that unless he did so, his sons could not by law inherit his property. Accordingly, he went to London, and effected this important matter, dividing his immense property of every kind equally between them. This will was dated in August, 1786. The value of the property thus left was supposed to be five hundred thousaud pounds. The entailed estates, over and above, came to a Mr. Timms, the son of a Lieutenant-Colonel of that name in the troop of Horse Guards. His two sons were natural children, by Elizabeth Moren of Marcham, Berks, once his housekeeper. He soon after placed the power of managing his property in the hands of his youngest son and his lawyer; for his memory began to fail. He had given a draft on his bankers for twenty pounds, at the same time expressing doubts if he had that amount in their hands. This doubt made him miserable, as he thought he had overdrawn his account. He got out of bed, and walked about the room with the utmost impatience, and set off in the morning to his bankers, where he apologized for the liberty he had taken. They assured him that no apology was necessary, the balance of his account in their hands being

at the same moment, as they assured him, fourteen thousand seven hundred pounds.

His conduct, nevertheless, was marked by extreme conscientiousness. He was never easy if he owed a shilling, and he was never known in any case whatever to break his word, even in the most trivial matter. He lived, in 1788, in Welbeck Street, London, and kept two maid-servants, for the expense of a male domestic was more than he could dare encounter. While there, in summer, he would rise early to visit his houses, under repair in Marylebone—as early as four in the morning—before the workmen came, and he often sat down on the steps to await their arrival, and lecture them for being late. The people opposite knew him by the name of the "old carpenter," judging from his appearance. For a whole morning together, he ran up and down stairs to see that the men were not idle, just as if the happiness of his life centered in finishing that particular house, and he had no property elsewhere. His anxiety on one occasion of this kind was so great that it brought on a fever, which nearly carried him off. Yet his frame promised him long life, and he was seventy before he was attacked by any serious disorder. But his mind was consuming him. All his former

diversions from the grand end of his mortal existence had passed by. He thought, went to rest, and arose, still craving money. As his mind, such as it was, became more feeble, he sank by degrees from the care of his large property, now confided to others, to that of a few guineas, which he made it his business to conceal, often going to inspect his little hoard to see if it was safe. He wrapped the coin in different papers, and if he forgot where he had deposited any of his guineas, he would become as much affected as if he had lost all his property. Even in the night he would rise to search parts of the house he had overlooked.

At seventy-six years old, the gout attacked him, and he began to feel the infirmities of age, and still defying the doctors, he would seek his remedy in walking as far and fast as he could. While thus exercising himself, he frequently lost himself in streets the names of which he could not remember, and was often brought home by an errand boy, or some stranger of whom he had asked the way. He never indulged his guides, however, with a view of the inside of his house, but bowed, and thanked them away with great civility.

In 1789, during the winter, his memory became much impaired. From his anxiety to

save money, he began to fear he should die in want of it. He said one day to a builder with whom he had business, "Sir, consider in what a wretched state I am; you see in what a house I am living, and here are five guineas, which are all I have at present. How I shall go on with such a sum puzzles me terribly. I dare say you thought I was rich; you see how it really is."

His elder son married a lady of whom his father might have been proud. This same son had before paid his addresses to another lady, whose father waited upon Mr. Elwes to obtain his consent. The latter had no objection. The father of the lady then said if that was the case, there was only one thing to settle. "What do you mean to give your son?"

"Give!" replied Mr. Elwes, "I did not say anything about giving, but if you wish it so much I will give my consent."

When thus left alone, and near the close of his days, and accustomed to sit in his kitchen, he was very near marrying one of his servants: had it not been discovered by some of his friends and thus prevented, there is little doubt, in his weak state of mind and with no other companions at home, that the marriage would have taken place.

Mr. George Elwes, the son, was settled at Marcham, and was desirous that his father might be attended to by the assiduities of his wife; but the expense of the journey was an obstacle not to be overcome. It was not until a gentleman going into Berkshire promised to take him, free of all expense, that he could be induced to go. There was another obstacle still. Mr. Elwes had nearly worn out his last coat, and nothing would make him buy a new one. This difficulty was conquered by his son getting the gentleman, *sub rosa*, to buy him a coat, and make him a present of it.

He took into Berkshire with him five guineas and a half, and half-a-crown. The kindest attentions of his relatives could not charm the union of age and avarice. He amused himself with fetching and carrying these guineas to the last. He ate heartily, and walked twelve miles a fortnight before he died. An inability to enjoy his rest at night was the first mark of his approaching end. He was heard out of bed as if struggling with some one in his chamber, and crying out, "I will keep my money, I will, nobody shall rob me of my property." On entering his room, he would start as if in a fever of anxiety, or waking out of slumber, and seem wholly unconscious of what had

occurred, and then hurry into bed again. At other times awake, he would hasten to a spot where he had left his money to see if it were safe.

At the close of 1789, his memory was gone, and his perceptions of everything rapidly decreased. His mind was unsettled, and he broke out into violent gusts of passion, in place of ruling himself as he did before. For weeks prior to his decease he would go to rest in his clothes, and was found one morning fast asleep between the sheets, his shoes on his feet, his stick in his hand. In the month of November, he exhibited signs of utter weakness, and in eight days died. His appetite left him; he recognized no one around him, or very faintly, and his last words addressed to his son were hoping, "he had left him what he wished."

What a source for deep reflection is the history of such a life, contrasted with that of those who have been benefactors of society! "Give me neither poverty nor profuse wealth!" should be the prayer of wise and good men. It is impossible to imagine the human intellect more degraded than when it is thus infected with the lust of excessive wealth.

John Elwes has long been quoted as the most

striking example of the English miser His penuriousness, as the reader must have perceived, differed from that of many others of the fraternity by numerous personal peculiarities. He was accustomed to good society, and could assume the manners of a gentleman. He did many acts contrary to the general character of men wholly governed by avarice. He was conscientious, and sometimes his avarice seemed to be rather that of a monomaniac than a miser. He was exceedingly ignorant, and, though he sat in three parliaments, he does not seem to have displayed anything more remarkable than a strong sense of independence, rather personal with himself than patriotic. His life was written by Major Topham of the Guards, who was well acquainted with him. Topham himself was a noted character of his time, the proprietor and editor of a newspaper which he established to support Mrs. Wells the actress, with whom he was in love, and who afterwards lived with him. It was with Topham that Elwes saw Mrs. Wells first, and she drew from him the extraordinary acknowledgment that he had never been in a theatre in his life. This was the more singular, as Elwes had during all his previous career moved in the company of fashionable people, and had a

most extensive circle of acquaintance in the times when both theatres and actors of repute existed, as well as a relish for the respectable order of dramatic productions.

Topham's knowledge of Elwes extended over many years, and continued after he went into Yorkshire and rural retirement. He witnessed the will of Elwes. He observed his politeness to the fair sex as exhibited in the mode of the old school. Topham was a bluff, stout, John Bull kind of man, a gentleman in manners, frank and free. He had two children by Mrs. Wells, both daughters, who afterwards married into good families, but as well as their father they were obliged to part from their mother, who became addicted to drink, and could not be controlled. She afterwards married a rich Jew, who was compelled to go abroad in order to get away from her.

Topham always spoke of Elwes as possessing several good qualities, but all were buried in his love of money. He was not an unpleasant companion in conversing on many topics which are acquired by observation in the great world, for of books he knew nothing. Then, over a bottle of any man's wine but his own, as was observed of Lord Eldon by his brother Lord Stowell, he was agreeable and entertaining.

This notice of Elwes is abridged from that of Major Topham, whom the present writer knew. He died in 1821. Few particulars of men, similar to Elwes, have been given to the world at such a length. The life of the miser can seldom be one of much incident, he being rarely exposed to the gaze of others. He works in his own dark hole, like the spider in the crevice of the ruin.

CHAPTER III.

Foscue—Mme. Lahorre—Unknown Female Miser—Mme. Poncy—Thomas Cooke—Rev. Mr. Jones—St. Pierre and the Creoles—The Exeter ostler.

A FARMER-GENERAL of France, named Foscue, resident in Languedoc in 1762, had accumulated a large property by every species of extortion among the people of that province, adopting any step for the purpose. Meanness and scoundrelism of all kinds were familiar to him, so that he was universally detested. He had been ordered by the Minister of the Government to raise a considerable sum of money to remit by a particular time. He pleaded poverty, and fearing lest some of the people in his neighbourhood should let the contrary be discovered and that his house might be searched, he determined to conceal the money in his possession, so that the hoard should not be discovered even if ever so minutely sought after by strangers. He had a vault made in his wine-cellar, so large that he could descend into it himself by means of a ladder. At the entrance, there was a spring-

lock which would cause a trap-door to *shut*, and it could not be opened except on the outside. Foscue was one day found missing, and every search after him proved to be vain. His ponds were dragged, and all other means taken to discover him. He was given over for lost, and his property duly disposed of. His house was soon afterwards sold. The purchaser being about to make some alterations in it, the workmen discovered the vault in the cellar, and the key in the lock outside. It was opened, and on descending, Foscue was found lying dead on the ground, with a candlestick near him, but no candle, for that it appeared he had eaten. On looking round, they discovered his enormous treasure. It was supposed that, when he went down into his vault, the door had by some accident closed after him, and being beyond all hearing of his fellow-creatures he had perished of hunger. The flesh had been gnawed off both his arms, as it was supposed in the pangs of famine, and thus he perished in the midst of his treasure by a tragical death, that might afford a lesson to similar hoarders of wealth. The value of his property was never publicly known, for the government took possession of it. The situation of a farmer-general was not only one of great responsibility

to the government, but of great oppression to the people. No system was so likely to contribute to the public dissatisfaction as dishonest and extortionate men of this class, and the disordered finances of the empire were caused in no slight degree by this order of persons, and thus the revolution which destroyed the monarchy, found a great support in the deeds of these exacters of the revenue.

The wretch thus expiring amid his gold is one of the most striking examples of avarice upon record; but it is not the only one which displayed the same kind of spirit and met with a very similar punishment. The name of the following wretched female was never known.

In 1786 a woman, apparently in a state of penury, took lodgings in Giltspur Street in the city of London, near St Sepulchre's church. No one knew who she was, nor whence she came. She had no visitor, and her circumstances gave rise to the idea that while she paid the pittance for which she was indebted, she had not more than barely wherewith to sustain nature. She was missed for several days, and at last it was thought best to break open the door of her abode of wretchedness. She was discovered in bed, when the medical men, called in, declared from the appearance of her stomach she had died from inani-

tion. It had been thought that she would hardly allow herself the necessaries of life, but it was not believed that the pangs of famine would have suffered any one to perish without complaint, much less to sustain them voluntarily. The surprise was still greater, when there was discovered in this miser's room money to no less an amount than five thousand pounds. An old pair of stays had been flung under the grate, and were now taken up and examined, when no less than three hundred pounds in bank notes were found concealed in them. The other part of the property consisted of bonds, bills, and similar wealth. It did not appear that any claimant was found at the time for what she died possessed of.

Another female, whose name was Mary Luhorne, died at Deptford in the same year, even richer, but covered with rags and filth. She was the widow of a man who had been a captain in the service of the East India Company. She lodged at an ironmonger's near the Broadway, and was worth twenty thousand pounds, besides plate, jewels, and valuable clothes. She had lived there eleven years, and there and at Greenwich forty. Her illness was found out by her being missed, and on breaking open the door, it was too late to do any thing for her. She had

passed eleven years without fire, used to steal things from other people, and when discovered, had eaten nothing for six days, having long denied herself nearly all the necessaries of life. She never used even a candle. Expiring on her miserable flock-bed, her last words were, "God gave me a fine fortune, but I never had the spirit to use it." What allowance ought not the mortal to obtain who, under unmerited persecution or mental torture, suddenly commits suicide, compared to the cool-blooded self-murder of misers like these, who, to nurture their criminal love of pelf, are content to find death by tortures thus voluntarily inflicted!

Madame Poncy, a lady of French extraction, resident in the Pays de Vaud in Switzerland, was a remarkable example of that avarice which so distinguishes those who make money the end in place of the means. Her house, much larger than she required, was partly shut up. She had sold the furniture which had once been of the best kind, the moment the place came into ner hands, and had made the kitchen her principal abode. Only three other rooms were kept in use with unlocked doors. One was for the sake of her animal companions—a whole bevy of cats. Her property was considerable for the frugal country in which she

resided. Besides the income from the estate, which produced her five thousand livres, she had a good return in rents. With all this she led a life of pinching economy. The furniture of her kitchen, which she reserved, consisted of a few wooden chairs, an old-fashioned table, which had occupied the same spot for a century at least preceding her birth; an old worn clock made in Geneva, eighty years prior to her possession of it, adorned with carved imagery of saints and patriarchs; a dozen or two of pewter plates and dishes, and a few pots and pans, with other necessaries for cooking her scanty meals. Her bedroom was equally poor in furniture. An old four-post bedstead with tattered curtains of a kind of woollen stuff, on which it was difficult to make out whether figures were worked or not, and perforated by time or the moth in a hundred places; a rickety chair or two, a dressing-table, bearing a looking-glass, thick, heavy, and having a border cut in the old-fashioned taste which prevailed in the reign of Louis XIII in France, were all the necessaries worthy of notice. The floor was uncarpeted, exhibiting only the bare boards. It may be observed that the quilt was of patchwork, the labour of the lady's own hands. A dingy appearance, half dirt, and half the work of neglect,

prevailed throughout the apartment. The only novelty consisted of three or four of her cats asleep on the bed, obviously favourites of the lady of the dwelling, considering their sleek condition and her own meagre appearance. These slumbering members of the feline race were her only companions. At a certain hour of the day, of which these animals were cognizant, or if they were not so, they were made aware of it by their mistress' call, her whiskered household, as if she had eschewed her own biped race for the quadrupedal, came into the kitchen purring and rubbing against each other, all evidently prepared with keen appetites for the food which Madame Poncy had in store for them. One, two, three, in they came with all the impatience of the feline species, and all the ill-nature and growling they exhibit in place of gratitude, when in possession of their meal from the hands which feed them.

Thus, Madame Poncy lived alone in the midst of her cats: only one individual was admitted to her confidence and society, rather from necessity than choice. She declared that she stood in no need of any more company. This individual who went on her errands and procured the offal on which she fed her favourite animals, was her sole intimate—a necessity with which she could not dispense. She was a coarse country girl, who

served her for a mere trifle paid out weekly, and who performed the duties required of her after her day's labour elsewhere was over, and that with a punctuality that won the heart of Madame. This girl, named Lalette, was dispatched once a week to purchase a few necessaries at the grocer's shop, but her principal errand was to obtain bullock's liver and similar provender for the cats. Sharing in a small degree the favour bestowed on the animals by their mistress, she was sometimes invited to remain with her after dinner on a Sunday. She partook of coffee with Madame Poncy, and was entertained with the history and genealogy of her cats, and their different natures. She heard their virtues repeated, and on such occasions they were called by their mistress when they hurried around her, some seating themselves in her lap, others sitting on the back of her chair with their sharp green eyes peering out on each side of her head, which was seldom arranged. Her hair was wholly destitute of ornament, and not always in curl; then with her ordinary countenance she might have been taken for the witch of Endor, as she sat by the few sticks over which she boiled her coffee.

That she should have the courage to live alone, when it was well understood that she

possessed property, showed how her avarice overcame her apprehension of being robbed or perhaps murdered. She had the best defence that could be made against such an evil, by having her doors secured on the inside with the strongest fastenings. She cut off all communication with the part of the house which was not occupied, by a wall across the principal passage, for all the rooms her avarice permitted her to retain for use were upon the ground-floor, away from the stairs. She gave several hints to Lalette that she should have no objection to take her for a companion, and give her an abode under the same roof; but the girl, though among the poorest who laboured for their bread, saw enough of Madame Poncy and her system of starvation to make her hesitate in complying. However well adapted to live on the smallest possible quantity of food Madame Poncy might be, through that custom of half starving themselves which all misers by habit attain, the act of supporting in health a strong girl who had been accustomed to work hard in the open air in the gardens of the vicinity, was not so easy. The most scanty allowance, both in quality and quantity, that Madame Poncy dispensed the girl well knew, and she had an instinctive feeling of what the up-shot would be.

Matters, therefore, continued as they were before. Madame Poncy closed her door before nightfall, and, to save a light, retired early to rest, a host of her cats generally accompanying her to her pillow. A scene was here displayed which a comic artist might have sketched to the advantage of his pencil. Oftentimes her whole twelve cats would attend her to her bedroom, and arrange themselves from her head to her feet with all that demure aspect that distinguishes the species.

When Madame Poncy rose in the morning, she generally proceeded into the garden, which was quite neglected, though large and with the aspect of having once been a spot of great fruitfulness. There she gathered up a few rotten twigs that had fallen before the last gale of wind, and proceeded to make her fire and take a scanty breakfast off a crust. Her four-legged domestics had to await the noontide hour for their repast. It was her custom next to proceed to a strong closet in her bedroom, in which she usually kept her money. Here she was certain to count over again the sum she had last received, and reckon up the total amount, to glance at the principal hoard, and make the addition of any she had recently obtained, and seeing all secure, to conceal the key in a particular

spot, and drop a large old map, which she had rolled up when she entered, before the door. This with a piece of furniture placed beneath it, concealed the entrance entirely.

Her next task was to look after her cats, for it was noon, and the girl Lalette, during her dinner hour, had arrived with provisions for the favourites that now flocked around her, mewing and purring according to their own sense of the best mode of soliciting their food, and showing their own varying temperaments. Thus from day to day passed away the life of Madame Poncy so far as concerned her stated employment. Now and then, but rarely, she took a needle in her hand. She spent hours every day in meditating upon one thing while she used the needle—that was her money; and how to obtain more by changing her tenants.

Her voluntary penury was such that she neither used soap, nor butter. A meagre candle served her for a week. She never touched bread unless it was a week old, and coarse as ammunition bread in the east of Europe. Her clothes were darned and patched in a most extraordinary manner, and even her shoes were drawn together with coarse twine when they chanced to crack into holes, against which she endeavoured to guard by greasing them with

hog's lard which she sometimes got Lalette to beg of a poor neighbour, who lived by fattening swine for the market.

She was once taken ill and confined to her bed. It was with difficulty she got up, and unbarred her outer door.

"Lalette," said she in a broken and faint voice, "what shall I give you to remain here with me to-day and to-morrow? I am not well. You will only have to feed the cats, and mind the door."

"I earn three francs and half a week, Madame Poncy, that is half a franc a day, not less you know."

"That is more than I can afford. It is a great deal of money; I can't afford it. No, there will be your victuals as well. I am too poor—I shall be ruined."

"Sorry I can't come, Madame Poncy: but I should get more in the garden, and that is little enough to keep me."

"Well, well, you are like the rest of the world, all for money—there is no friendship about people now-a-days. I will give you a franc—you are a good girl; but you know you must deduct your food."

"I don't mind my food, Madame Poncy, I will give up the food? Why should I lose money?"

"Ay, that is the way—there is no pity even for sick people, Lalette, none with any body. There are my poor cats, I am too ill to attend to them, and you know all about them, Lalette."

"I can't bate, Madame Poncy. I am poor, you are rich, and can more afford to pay me than I can to lose."

"Your terms are hard, Lalette. Give me that chip-box on the drawers."

Lalette handed it to her as she lay in bed. She opened it and took out a strong piece of riband. "There, Lalette, that is worth more than a day's work; for two days, that shall be yours, and half a franc to boot; but I can't afford to pay more in money than a franc. I shall be ruined for ever."

Lalette looked at the showy riband.

"It is worth more than eighty centimes," she thought to herself, "and it looks so pretty."

The bargain was sealed. Madame Poncy thanked the girl in her heart for taking the riband, because she had not a centime in hard money to spare; nothing was so expensive as money. The riband was worth more than eighty centimes twice told, but it was not money, and Madame Poncy had no means of

turning it into money. "It is a foolish piece of riband," thought she, "but money, the centimes in metal!—why money is money, and not to be parted with." Madame Poncy lay in bed, and took an old woman's nostrum for her indisposition. The next day she was up by noon, and gave Lalette a hint of her generosity by keeping her half a day more than she had any necessity to do. The girl argued that she had agreed for the two days. To this Madame Poncy replied there was no witness of it, but that she scorned to save money in any manner but what was straightforward.

She continued to pamper her cats as before, probably because she had no other employment, except that of displacing and counting her wealth, and replacing it again, which she would do four or five times a week, though no one knew where she kept her treasure. She had the cunning to surmise that if any one attempted to rob her, they would be satisfied with a few Louis d'ors, all they could find in a table-drawer in her chamber. Hence they would suppose she had no more money in the house. It was singular that she was never robbed. This was to be attributed perhaps to the extreme secresy in which she enveloped all that related to herself, and to her complaints of poverty, which

many really believed to be correct. People said that the whimsical Madame Poncy kept too many cats to think of cultivating interest, and increasing her means of outlay.

She had a sister who died and left an orphan girl, for the child had lost both parents, and she became dependent upon charity. Madame Poncy had no pride about seeing her relative a pauper, but she did not like the reflections which would be cast upon her own niggardliness. She, therefore, took charge of her niece, and sent her to Geneva to learn some low trade, during which she was ill supplied with the necessaries she required to rank with her companions in the same humble line. To appeal to her feeling of avarice was like trying to split a rock with a feather.

The company of animals it was which no doubt reconciled Madame Poncy to the expense of keeping them. The hardest human hearts dread utter solitude, and misers, who always imagine that others have some design upon them, are prone to seek the company of creatures which free them from such an apprehension. The more precious in reality any thing may be that comes not under the head of money, the lower it is estimated. The miser is generally a being of narrow intellect. When Aristippus

was asked by a miser for what sum he would educate his son, he replied five hundred drachmas. "Why I can buy a slave for that money," was the rich man's reply. "Then purchase one at once," was the philosopher's rejoinder, "and there will be two of you." Madame Poncy got nearly the same reply from a travelling pedlar, of whom she wanted to purchase one of those kitchen implements, called a tormentor, and endeavoured to get it for next to nothing. "Madam, you would make me part with it gratis, and thus have in your family two of the same nature."

She preserved every thing that could be turned into money. Careful when absent from home to preserve an exterior of tolerable neatness in appearance, she wore herself a fine, thick, tarnished cloak of silk, which had belonged to her aunt, who had died many years before, but it covered a miserable dress full of holes, which she had made out of a cast-off one of her aunt's that had seen more than forty summers.

Her linen was rinced, not washed, and never ironed, except it was a ruffle or an article some part of which was visible. The waste of fire for such a purpose she never could have forgiven herself, and she quoted the proverb "for

what the eye does not see, the heart does not grieve."

Still, there might be detected in her mode of adorning herself, traces of that regard for pleasing others which belong to the female character. When her tenants on the day fixed came to pay her their rents, she always dressed in her best clothes to receive them. In a large wooden elbow chair at the end of her table, she awaited their appearance and departure. Her cats were a part of her train, as if they composed the body-guard of their mistress. Some were perched upon her chair-back, others reposed in her lap, and one or two sat upon the table and gravely looked upon the strangers, the papers and the receipts, as if they understood all that was going forward.

As if the possession of that for which she had so little use were not enough, an uncle died and left her an accession of fortune. She now became feverish until the money was paid over to her, and then her covetousness increased. She allowed herself something extra for her daily consumption after this windfall it is true, but she spoke of it as a sacrifice made to her sustenance, which only the prospect of better health could justify. She had now additional bolts and locks placed upon her doors,

though the money bequeathed to her was in the hands of government, and could not be furtively abstracted. She washed, after her fashion, every thing that demanded it with her own hands; for no one observed or cared about "the lady and her cats in the large house." In fact she lived so retired, that had it not been for Lalette, she would have been a stranger to all of her own species beyond the walls of her dwelling.

Now and then, a favourite grimalkin would expire of old age. In such a case, she took the carcase of her four-legged friend into the garden, skinned it dexterously herself, and buried the animal in a particular corner near some of its feline relatives. She then prepared the skin for stuffing, with her own hands, by a process which had been taught her, and placed it on a shelf in one of her rooms near others of its antecedents, thus representing a sort of feline mausoleum.

She exhibited a much stronger attachment to these animals than she felt for any thing else, except her treasure. The latter it seemed the business of her existence to contemplate: her animals and the care of them might be styled her amusement. She was once seen perusing a paper that had wrapped up her groceries,

the only instance in which she was observed to take an interest in any thing intellectual—in fact, to read at all, for she possessed nothing of a literary kind but an old Douai bible, the blank leaves of which at the beginning and end were filled with all sorts of memorandums, and even the decease of some of her cats found a record there.

Her penuriousness became so great at last that she went too thinly clad, and caught a severe rheumatism. Upon this, she cut up a blanket to make herself petticoats, and thus avoided the necessity of purchasing them.

She had worked in her garden before this rheumatic attack, and planted a few herbs with her own hand; but, as such work was too much for her strength, she bargained with a neighbour to let him have her neglected garden, and take the produce, supplying her in return with whatever she wanted. As she sometimes received from him some of the finest fruit, for the garden was to him a very profitable concern as he paid no rent, it was said she sold these articles secretly, denying herself their use to the last.

An attempt was one night made to break into her house, but the rope of an alarm-bell on the roof being pulled hastily by herself, the thieves decamped.

"Did not you fear, Madame Poncy?" said Lalette to her the next day.

"No, child, I cared not about myself, but there were seven silver spoons in the kitchen cupboard, and fifteen or twenty Louis where you know I keep all my money. They would have had them, and thus ruined me had they got in."

She said not a syllable about her richer deposit—where she had not less than fifteen thousand francs at that very time. The miser is uniformly crafty, until his cares prey upon him. Madame Poncy had no anxiety but that which she herself created, and it seemed to wear her away rapidly after she had passed her fiftieth year. Misers are often long lived, but she was an exception. She became restless and irritable as she grew older. Her ruling passion did not abate, but it appeared to have corroded the mortal tenement which it inhabited. The time approached rapidly when the vanity of riches always proves the utter worthlessness of their nature. Of this Madame Poncy to the last did not seem at all sensible

As she grew weaker in body, and exhibited more and more amid that lack of intellect and want of consolation which attend the right-minded under such circumstances, she seemed

587242

to clutch much harder the treasure she had amassed. Her mind, such as it was, would not admit the necessity of her framing a testament, until she was on the point of being incapable of the act. She made her will only under the assurance that it could be of no effect if she lived, and even that assurance could scarcely subdue the promptings of her avarice in the arms of death. She expired in her fifty-seventh year, unregretted and unbeloved by her kind. Before that event, her mind was utterly gone. Her property was bequeathed to the niece she so much neglected, who afterwards took the poor girl Lalette into her service, in the house where she before had been only an inmate by sufferance. Her principal recommendation had been her patience and faithfulness while in the service of the avaricious relative of its new possessor.

There was a member of the penurious fraternity in England noted for his saving ways at the beginning of this century. His name was Thomas Cooke, and he resided at Pentonville. In his person he was stout and portly, but being near-sighted was generally led about by a girl, and this made many pity him. He was one of the most notorious of the race of misers, and possessed a large property, which he bequeathed to public charities, excluding

his relations. Heart he had none, and he was a gross sensualist with the most depraved of the other sex; but he carried on his intercourse so secretly, and preserved such an appearance of decency about his dwelling, thus adding hypocrisy to his other vices, that he deceived most persons. He had two females in his house, one of whom generally led him about. With low cunning he persuaded both, he should bequeath them legacies at his decease. He left only twenty pounds between them, after having been persuaded to leave them more, but he erased the sum proposed. Even in the jaws of death, the ruling passion prevailed. Feeling himself ill, he got out of bed at two o'clock in the morning, and knocking up an apothecary, asked for a draught, the charge for which was two shillings. "Two shillings! I thought, you would have given me something at a cost of threepence or fourpence. I feel better now, and don't think I shall take anything. If I should want it, I will send for it. Good morning."

This miser, ever in fear of death or paying any one, was a pest to medical men, and used to play all sorts of tricks to save his money and cheat them. He would put on ragged clothes and go as a pauper to Saunders, the oculist, to obtain gratuitous advice about his eyes. He once got a letter to the dispensary, as a decayed

tradesman, and went there several weeks before he was detected. On one occasion, he applied to a surgeon who lived opposite to him, on account of an ulcer in his leg.

"How long before you can cure this, do you think?" said the miser.

"About a month," was the reply.

"How much will you charge?"

"A guinea." The sore was not of great importance.

"Very well," said the miser; "but remember this is a large sum of money, and, when I agree to pay, I go for 'no cure, no pay.' So, if I am not cured at the end of the month, I shall pay you nothing."

This was consented to, and the sore in a few days was so nearly healed that Cooke expressed himself satisfied, and would not show it to the surgeon any more. In the mean time to save his guinea, the miser got a small plaister from a farrier, and made a new ulcer on the place where the former sore had been, showed his leg as not well, and proclaimed the guinea forfeited. This story came from Cooke himself, who chuckled at what he called "plucking a pigeon."

On his deathbed, he sent for several medical men, some of whom would not attend. From one who did so, he permitted some medicine to

be sent, and asked how long he might be expected to live, and the answer was, perhaps six days. He started up in his bed, and asked the doctor "if he was not a dishonest man, a rogue, a robber, to serve him so?"

"As how?" said the astonished practitioner.

"Why, Sir, you are no better than a pick-pocket, to go to rob me of my money by sending two draughts a day to a man whom all your physic won't keep for more than six days alive. Get out of my house, and never come here again!"

He was in all respects one of the meanest scoundrels of the meanest tribe. He was born of poor parents in Norwich, and set out in life as a porter in that city. He was industrious, and succeeded so well as to become manager of a paper-mill near Tottenham, before which he had contrived to get into the Excise. Being thus engaged while acting for a widow, his knowledge of the excise made him master of certain frauds practised at the mills he managed, and she married him out of fear of exposure. He next became a sugar baker, and then carried his parsimony to the greatest excess. He kept no table, but made well-timed visits to others, and was always full of promises, which brought him solid presents. His power and his command of language were

admirable, and, when he had marked a house for his prey, he was certain to find some means of introduction, if he feigned a fit for it in the street; then he would enter, and ask permission to sit down to prevent the fit from coming on. His powdered wig and long ruffles made people take him for a decayed citizen. He always expressed his gratitude in strong terms, and would refuse wine when tendered to him, "as he took nothing but water," until the wine was forced upon him. He would praise the wine and inquire who was the merchant. He took care it should be known he was Cooke, the rich sugar baker, worth a hundred thousand pounds. Then he would say it was dinner time, and was certain, with such a character, to get an invitation. In this way, he gained numerous acquaintances, and supplied himself with dinners. He would praise the children to their parents, and multiply his dupes; so that his own housekeeping did not cost him fifteen pence a day. He considered it most extravagant if his expenses on any day reached two shillings at home. Presents of all kinds, until his house was loaded, came to him on the repute of his riches. These presents, he would sell if from their condition they would bring a good price. A single gift of a bird he would sometimes have cut in four,

for a provision for four days with a dish of cabbage. He drank only water at home, but his "gormandizing gluttonous" girls of servants must have table-beer, the cask of which he kept with a lock-cock upon it, and at dinner and supper time would draw half a pint for each female himself. As he never gave any thing whatever away, his presents often became putrid. The feathers of game and other birds he preserved in a bag and sold.

On his retirement from business, he went to reside at Pentonville, where he had a small garden, to supply himself with his favourite food, ——cabbage, digging the ground himself. The manure for it he would collect by small portions, wherever it was to be found. A paper-maker, whom Cooke had flattered, fell into misfortune. He had often done Cooke a good turn, but now Cooke would do nothing for him in return, telling him to go and be d—d. In the same way, he cajoled a man, a relation, who used to make him small presents of butter, by telling him he should have thousands at his death, and begging a firkin of butter, in place of a paltry pound now and then. It is needless to say how the relation was cheated in the end.

In religion he was a formalist, took the sacrament at church regularly, but was in reality

of no religion whatever. One Sunday, he asked a servant for a bit of bread, a prayer-book, and some wine, of which last he had about a glass left in a bottle, because, he told her, he was going to take the sacrament at home in place of at church, as it cost him a shilling when he went there.

"You old rogue!" she replied. "It matters little whether you take it at home or at church, for all the sacraments in the world will never save your poor soul from going to the d—."

This most depraved of misers was ill only a few days; he arranged matters with his executors, and died on the 26th of August, 1811. He was buried at Islington, amidst the execrations of the populace. They threw cabbage-stalks into his grave, saying he was so fond of the vegetable in his life time, that he should have it in death. He was in appearance florid and portly, not at all lean, care-worn and haggard, as is generally the case with the hard unhallowed fraternity. This added the character of hypocrisy, to appearance the meanest of all social vices, in making up his character. He was a man of low cunning, as might be expected from the course he pursued upon all occasions, and was one of the miser genus, exhibiting the fact that in the wretched species which compose

the character, there is a variety or gradation yet lower than is generally supposed.

The Rev. M. Jones died a few years ago, at Llandwrn, in Wales, aged eighty. He left behind him a fortune of eighteen thousand pounds. He was curate of Blewberry, in Berkshire. In parsimony, he outdid the celebrated Elwes. For many years, he had no servant to attend to his domestic concerns; and never had the assistance of a female within his doors for twelve years; the offices of housemaid, chambermaid, cook, and scullion, and even most part of his washing and mending, were performed by himself; he was frequently known to beg needles and thread at some of the farm-houses, to tack together his tattered garments.

He was curate of Blewberry forty-three years; and it will scarcely be credited, that the same hat and coat served him for his every-day dress during the whole of that period! The brim of his hat had on one side been worn off quite to the crown, but on coming one day across the fields, he met with an old left-off hat, stuck up for a scarecrow. He immediately secured the prize, and with some tar-twine, substituted as thread, and a piece of the brim, repaired the deficiencies of his beloved old hat, and ever after

wore it, although the old crown was quite brown, and the new brim black as jet. His coat, when he came from Ashton Keys in 1781, was a surtout much the worse for wear; after some time, he had it turned inside out, and made into a common one. Whenever it became rent or torn, it was speedily tacked together with his own hands; at length pieces fell out and were lost; and, as fast as he found it necessary, he cut pieces off the skirt to make good the upper part, until the coat was reduced to a jacket, stuck about with patches of his own applying. This hat and coat, when at home on working days, he constantly wore, but never abroad, or before strangers, except he forgot himself, as he was much vexed at the ridicule his grotesque appearance had excited, when seen by those with whom he was not acquainted. This extraordinary coat is now in the possession of one of the parishioners, and prized as a curiosity. His stockings were washed and mended by himself, and some of them had scarcely a vestige of the original worsted. He had a great store of new shirts, which had never been worn; but, for many years, his stock in use was circumscribed to one; his parsimony would not permit him to have this washed more than once in two or three months, for which he reluctantly paid a poor

woman fourpence. He always slept without his shirt, that it might not want washing too often, and by that means be worn out; and he always went without one while it was washed, and very frequently at other times. This solitary shirt he mended himself, and, as fast as it required to be patched in the body, he ingeniously supplied it by cuttings from the tail; but, as nothing will last for ever, by this constant clipping it unfortunately became too short to reach down to his small-clothes. This, of course, was a sad disaster, and there was some fear lest one of the new ones must come into use; but, after a diligent search, he found in his drawers the top part of another shirt with a frill on, which had probably lain by ever since his youthful days. This piece was, with his usual sagacity, tacked by him on to the tail of the old one, with the frill downwards, and was thus worn until the day before he left Blewberry. At last, his memory became impaired, and he several times forgot to change his dress; and more than once was seen, at the burial of a corpse, dressed in this ludicrous manner, with scarcely a button on any part of his clothes, which were tied together in various parts with string; so that by strangers he was

mistaken for a beggar, barely escaping being offered their charity.

His diet was as singular as his costume; he cooked only once a week, which was usually on a Sunday! For his subsistence he purchased but three articles, (which he always denominated "two necessaries and a luxury;") the necessaries, bread and bacon; the luxury, tea. For many years, his weekly allowance of bread was a half a gallon loaf per week; and in due season, when his garden produced fruit, or when he once or twice a week procured a meal at his neighbours', his half-gallon loaf lasted him a day or two of the following week; so that in five weeks he often had no more than four half-gallon loaves. He was also equally abstemious as to the other two articles. He frequently ate with his parishioners; yet, for the last ten years, there was but a solitary instance of a person calling upon him in return, and that a particular friend, with whom he grudgingly divided his meal. For the last fifteen years of his life, there was never within his doors any kind of spirits, nor beer, butchers' meat, butter, sugar, lard, cheese, milk, nor any delicacies, of which, however, he was particularly fond when they came free of expense, though he could never

find the heart to purchase them. His beverage was cold water; and morning and evening weak tea, without milk or sugar.

However cold the weather, he seldom had a fire, except to cook with, and that was so small that it might easily have been hid under a half-gallon measure. He was often seen roaming about the churchyard, to pick up bits of stick, or busily lopping his shrubs or fruit trees, to make his fire, while his wood-house was crammed with wood and coal, which he could not prevail on himself to use. In very cold weather, he would get by some neighbour's fire, to warm his shivering limbs, and when evening came, retire to bed for warmth, but generally without a candle, as he allowed himself only the small bits left of those provided for divine service in the church. He was never known to keep dog, cat, or any other living creature; and the whole expenses of his house, for the last twenty years of his life, did not amount to half a crown a week; and, as his fees exceeded that sum, he always saved the whole of his yearly salary, which never was more than fifty pounds per annum. By constantly placing this sum in the funds, and the interest, with about thirty pounds per annum more, (the rents of two small estates left to him by some relations) he, in the

course of forty-three years, amassed many thousand pounds, as his bankers, Messrs. Child and Co., of Fleet Street, well knew. In his youthful days, he made free with the good things of this life; and, when he first came to Blewberry, he for some time was boarded by the week, and became corpulent; but, as soon as he boarded himself, his parsimony overcame his appetite, so that at last he was almost a living skeleton. He was always an early riser, being seldom in bed after break of day, and, like all other early risers, he enjoyed an excellent state of health; and, for the long space of forty-three years, he omitted preaching only two Sundays, through indisposition.

His industry was such that he wrote upwards of one thousand sermons; but, for the last few years of his life, his hand became tremulous, and he wrote but little; he then made alterations and additions to his former sermons, and this generally on the back of old marriage-licenses, or across old letters, as it would have been nearly death to him to have purchased paper. His sermons were usually plain and practical, and his funeral discourses were generally admired; but the fear of being noticed, and the dread of expense, was an absolute prohibition to his sending any thing to the press, although he was fully capable, being well skilled in the English and Latin

languages. The expense of a penny in the postage of a letter had been known to deprive him of a night's rest! and yet, to do him justice, at times, pounds did not grieve him. He was a regular and liberal subscriber to the Bible, Missionary, and two other Societies for the Propagation of the Gospel, and the Conversion of the Jews; and he had more than once been generous enough to give a pound or two to assist a distressed fellow-creature.

Although fond of ale, he spent only one sixpence on that liquor during the forty-three years he was curate of Blewberry; but he used to partake of it too freely when he could have it without cost, until ten years before, when being at a neighbour's wedding, and having taken rather too much of his favourite beverage, it was noticed and talked of. Being hurt by this, he made a vow never more to taste a drop of that or any other strong liquor; and his promise he most scrupulously kept, although so contrary to his natural desire, and exposed to many temptations.

The best trait in his character was, that he was a man of peace. Whatever quarrels or disturbances happened among his parishioners, he was never embroiled on either side. His memory, which was once so excellent, having

failed, and his other faculties having become impaired, he could not any longer perform the parochial duty; and in July, 1824, he preached his farewell sermon, taking for his text the remarkable words, 2 Cor. xiii. 2. In this sermon, his earnestness in recommending his favourite theme, peace, and the pathetic and affectionate manner in which he took leave of his hearers, drew tears from the eyes of many of them. It was with reluctance that he gave over preaching. He appeared anxious to end his days at Blewberry; but he was obliged to leave the vicarage-house, and no one would take him to live with them *gratis*. He could not bear the thought of parting with money, and being much hurt at the infamous conduct of a boy, of whom he was very fond, but by whom he had been robbed, at different times, of more than one hundred pounds, he, with the advice of a friend, formed the resolution to write to his kindred in Wales (to whom he was almost unknown, having wholly left the place of his birth for more than fifty years) to come and fetch him to end his days there, emphatically declaring, in the words of Waller, that "he should be glad to die, like the stag, where he was roused." Accordingly, he was fetched by them, and they were amply rewarded for

their trouble by the great property he left them.

During the time the French colony of St. Domingo was in a flourishing state, and while the horrors of slavery, which were afterwards so fearfully avenged upon the unfortunate colonists, were in full force, a planter of eminence resided at a distance from Port-au-Prince, in the interior of the island. He was a man of considerable influence in the vicinity of his property. His name was Trevaux, and, though born in France, yet being taken to the island at an early period of life, he seemed much more attached to the colony, and prouder of its tropical character than of his mother country. The tendency to reside in the colonial towns was much stronger among the French than the English in their respective possessions. There were fewer villas and pens to be seen there than in Jamaica or Barbadoes, in proportion to the extent and population of the islands. Distance from a plantation, in some instances, rendered it necessary to give up a town residence, and in St. Domingo, some of the villas were much more pleasant and healthy abodes than the crowded streets, not over-clean, of a town regularly built, but which the glare of the burning orb of day, rendered hotter and more

intolerable. The French are a social people, and that alone would account for their herding together in a climate so adverse to the health of the European part of the population, who sought convenience for trade, heedless of salubrity.

M. Trevaux, perhaps, more from necessity than choice, took up his residence in the country, beyond the plain of the Cape, where there was a scarcity of good society. He was in the prime of existence, and as colonial men, in such circumstances, were given to do, had an affair of the heart with an agreeable lady of colour, who subsequently came and lived with him, and was in every respect treated as his wife. The fruit of this connexion—common enough in the West Indies at that time—consisted of two children, both girls. They were carefully educated during their tender years, and were then sent to France, in order to receive that impress of good society which could not be had at home. On their return, they were regarded as among the most accomplished and agreeable Creoles in the island.

Play, dancing, and other amusements, were at all times followed out among the French with much more avidity than among the English inhabitants of the West Indies. The two sisters

often went to Port-au-Prince, to partake in the amusements common on fête-days, and were regarded as they merited to be, and among the *belles* of the island justly commanded admiration. These entertainments were among the enjoyments which in their participation, amidst the feelings of youth, seemed anticipations of better to come. The Mesdemoiselle Trevaux were among the *élite*, the admired of the society of which they formed a part, wherever they chanced to be introduced. In St. Domingo, at that time, the inhabitants imitated the Parisians in every thing. Frivolous amusements, gay dresses, brilliant military uniforms, much foppery, and here and there a seasoning of good sense and sterling worth, were intermingled.

Thus, the period generally denominated that of youth, passed away in the society of indulgent parents—parents living under lax rules in respect to connubial morality, frequent on the part of the community there, and common in the West India islands, were no subjects of censure. It unfortunately happened that M. Trevaux, suddenly dying, the management of his affairs, and all he left behind him, as he died intestate, fell into the hands of a cousin, a resident in Cuba, who came over from that island, and took possession of the property of his relative

without ceremony. That the will of the deceased would, had he not neglected to make such a document, have given the property to his daughters, can scarcely be doubted. Unfortunately, that belief could be of no advantage to the bereaved girls, over whom the heir, named St. Pierre, assumed an authority hardly justifiable, when he insisted on their accompanying him to Cuba. Their mother accepted a situation in Port-au-Prince, sufficiently humiliating when her former position was considered. Society in and out of Europe, in this respect, exhibits no great difference. With many tears, the two interesting Creoles took leave of their surviving parent, and sailed with their new guardian to Cuba. They landed at the Havana, and were taken to a plantation which, after the hospitable home of their father in St. Domingo, augured ill for their future comfort.

The house was small and ill-furnished. There was a want even of the common cane furniture. The tables were of coarse wood, something resembling maple, and the clothing of the slaves was neglected and ragged—all very different from that to which they had been before accustomed. Everything seemed to betoken parsimony. The sharp features of the master, and an expression, anything but pleas-

ing, made the two girls feel that the change they had undergone, compared to their late home, would be exceedingly painful.

They had not long been in their new habitation before a woman of colour, who seemed to interest herself greatly about the two strangers, gave them to understand that her master was playing a double character in regard to them.

"Our master is not living just now in the mode he was in the habit of doing. We shall not see such good fare put on the table every day. He is one of the meanest men in the world, and would rob a church, and starve a township, rather than expend a cent to keep a table like other people. He allows us barely sufficient to keep us in health: as to the slaves, they are all overworked in the field and the sugar-house. If I were not a free American of colour, and know where to get a certificate of our Consul, he would have sent me to the trash-house long ago."

These and similar remarks made the sisters feel uneasy. "What is to be our destiny?" they were continually inquiring of each other. It would be dull work to be secluded on the plantation in idleness. Forlorn in the prospect of the future, they endeavoured to comfort each other with the usual fallacies of hope.

There was a reserve about Mr. St. Pierre, which seemed an ill-foundation for confidence. His conversation was limited to a cold civility, and the poor girls fancied he looked upon them as interlopers in his way, burdens cast upon his cousin's inheritance, of which he would gladly be rid, if he understood how.

There appeared a falling-off in the quantity of the food, and less care in its preparation after they had been some little time participants at his table—symptoms, they remarked to each other, that he was getting tired of them.

Marie, the elder of the two, observed this to her sister, and added, that she heartily wished they could manage to support themselves. Their clothes, though then ample in quantity, must soon wear out, and they had no funds to replace them. Mr. St. Pierre had never offered them a quarter-dollar since they had been in his house, and he must have known they had no pecuniary resources. They began to surmise also, that he was not without some latent scheme with respect to their future, which as yet he hesitated to disclose. These remarks generally ended in tears and lamentations; nor were these unnatural. The contrast of their present with their past treat-

ment, was a sufficient ground for regret, and the most poignant apprehensions.

One morning, St. Pierre addressed them in a mode so dry and strange, it evidently concealed some object which they could neither of them conjecture. He told them, he expected friends the next day on a visit, and hoped they would be prepared to receive them, being as they were a part of his household. The visitors arrived, consisting of two or three young men, who were evidently not of the best bred class of society, and with them two females, who were essentially vulgar, indeed so bold in their manners, that the poor girls wondered into what company they should be introduced next. The address of the male visitors was less coarse, and that of one of them deferential, showed that they differed greatly in character from their lady companions. The afternoon passed away, unattended by that vivacity which generally marks the conduct of young persons upon such occasions. There seemed to be something behind the curtain which, for the present at least, could not be observed. Only one of the party appeared accustomed to pay that gentlemanly respect to the fair sex in the mode good breeding dictates, and the same individual directed his attentions to the elder of the two sisters in the most

pointed manner, but still with due respect. There was a great paucity of the fruits and sweetmeats usually presented to the guests, in the West Indies, upon such occasions, till it looked as if the giver of the feast grudged the expense of the entertainment. At length it became known to the sisters that St. Pierre was notorious for his niggardly conduct; that he was rich, but in every sense a miser, and that the frugal fare found at his house was obtained almost wholly off his estate; in short, that he suffered nothing to stand in the way of his money-making, no consideration of justice nor mercy. All other things seemed to him matters of indifference.

These were alarming tidings for two pretty Creole girls to hear, without fortune or friends. They consulted together, those ever soft, kind, sweet, daughters of the sun, but they consulted in vain. With an empty purse, what are any individuals in society, save butts for the arrows of insult or misfortune?

Things did not mend. Even the cold civility of St. Pierre began to wear off. The sisters were once or twice visited by females, evidently not persons of character, whom they had met on the preceding occasion: all was free and easy on their part, except with the gentleman

visitor before alluded to, who seemed to interest himself in the welfare of the two girls, conversed with them on a variety of topics, heard their melancholy story, and with much caution told them, that they were in the hands of a mercenary man, whom he perceived they did not understand. That he was called the "miser" in the island, was thought to be rich, in addition to which he had now the property of their father, and that in all his proceedings towards others, and no doubt it would be so towards them, a cold self-interest would be his motive principle.

This was painful intelligence, rendered more so by the departure of their new acquaintance, who was ordered to a distant part of the island. He was an officer in the Spanish service, and as with the men of that nation generally, he felt a delicate spirit of gallantry towards the fair sex.

Several months passed away unpleasantly. St. Pierre assumed with the two sisters a species of reserve, and sometimes an acerbity which nothing could justify towards females who merited the most considerate treatment. A penuriousness, almost exceeding belief, governed his actions, which seemed to have grown upon him more since his cousin's decease, and his posses-

sion of so much additional property. The appetite of avarice increases with its gratification. Their accommodation was miserably defective, and their chambers only half furnished. He seemed to feel them to be a burthen, and would sometimes regard them as if he were meditating towards them rather evil than good. The woman of colour, before alluded to, remarked that her master had become 'nearer' in money affairs than he had ever been before, and that the slaves had barely enough food to support them through their labour, while "master" was much more harsh in his bearing towards them.

It was fortunate for the sisters that they possessed a few jewels, the gift of their father, which they might turn into money in a case of urgent necessity. In the meanwhile, they talked of making their way back to St. Domingo, where they were so well acquainted, and where the hospitality of the people who had known and esteemed their father, would be some solace under a pressure of adversity which they could have little foreseen.

In the interim St. Pierre, in place of extending his operations as a planter, satisfied himself by keeping his slaves harder at work than before, and by quarrelling continually with his overseers. One of the most valuable quitted him,

and, though more awake than ever to his own interests, he more than ever deviated from the path to the object he sought. He could not restrain a temper ruled by lust of wealth, which led him to overwork his slaves. His reserve increased towards the sisters, and had its effect upon their sensitive minds; added to which he suffered them to know that he estimated them only according to the position of their birth. This was a superfluous cruelty, but the insolence of a similar man is in the ratio to his intellectual deficiency, and his disregard of social virtue. Every day saw some niggardly symptom follow that of the day before. He cut off the allowance of Madeira for Sangarée, made for his company before, substituting rum-punch for it, thus trespassing upon West Indian hospitality. He complained he could not afford anything else. He sent two of his domestic slaves into his fields, and in a short time rendered his dwelling, always ruled with close economy before, the very habitation of penury.

Yet it was in such a domicile, and under such circumstances, that the two poor girls were compelled to remain, and drag out their weary hours. That no means of changing their position could occur to them, visitors as they were, was very certain. They were strangers in

the miser's house. When the vertical sun darted its burning rays upon the arid ground during the day, the sisters would remain secluded and unnoticed in their rooms till night; then, looking at the glory of the tropical sky during the midnight silence, when all appeared so glorious and happy, they would ask each other why they could not be so, too? All was calm but their disturbed minds, so young and so unfortunate. Then it was that they discoursed of the possibility of their escape, and of a change to any other situation. Were they not on an island, the sea separating them from their only surviving parent, and an impassable barrier to their hopes! Arm in arm, in tears, they sometimes wandered together in the remnant of a large wood, not far from the house, and beneath the shadow of time-hallowed trees, under the cool broad-leaved foliage, commiserated each other, coming to mutual resolves, which irresolution afterwards extinguished. Things grew worse in time, in place of mending. There was little religion in St. Domingo. Their father had cautioned them against its formality, and had shown them, when true, it was the best resource under misfortune; they remembered his words, and these poor girls did seek consolation where it is alone to be found of a satisfactory nature.

In the meanwhile, St. Pierre continued his course for the worse, as the vehicle descends the hill with accumulating velocity, so he seemed to imbibe with more rapidity all those vices which covetousness engenders, rendering man more and more degraded. His reserve and rudeness at times to the sisters became at length so pointed, that one day they burst into tears at his selfish unfeeling reflections, on which he observed with a sneer, that they were fool-hearted and spoiled, and wanted a few lessons of discipline to cure their moodiness, and that if they were his daughters he should know how to treat them.

That day they dined alone; St. Pierre was several miles away. The repast was barely sufficient in quantity for both. The woman of colour, named Bella, already mentioned, informed them that the orders had been given as to the quantity by St. Pierre himself, who told the cook if it had not been for the two ladies he should have saved his dinner, and her the cooking of it. In fact, he had repeatedly shown how tired he was of his guests. The recollection of the property he had obtained from the father had no influence upon him in the treatment of the daughters, to whom he owed two-thirds of

what he possessed, which should have been their property and not his.

At length matters proceeded so far, that the sisters determined to make some effort to escape, and if possible return to Port-au-Prince, or the Cape. They determined to tell their inhospitable host that they desired to go back to St. Domingo, that their situation was disagreeable to their feelings, and, if he had no objection, to request his aid to return from whence they came.

This was a step by no means agreeable to the miser, who inquired what individual would pay their passage money? They replied they had no doubt their friends in St. Domingo would meet their wants so far.

" Because, I will not do it; if you leave your present home, a new one will be your own seeking, and you must take all its responsibility."

They replied that of the responsibility they were content to bear the burthen themselves. They had been at confession that morning, and agreed to make the priest, fortunately a good man, the depository of their sorrows. He endeavoured to soothe them, but it was evidently not without the impression that he held their complaints valid. He bade them be

Patient, and trust in God. They on the other hand were gratified that the good father was in possession of their story, and that they had a sharer in the knowledge of their history, who would know how to turn it to account if necessary.

St. Pierre by his severe treatment of his slaves, a treatment almost wholly exhibited since his reception of his cousin's property, his stinting the clothing of some, and the food of others, and the severe punishments he inflicted, raised a species of mutiny among them. One or two were executed, but pitied, thus contributing still more to the unpopularity of their owner. The loss evidently dwelt upon his mind; it was so much money sunk. He now told the sisters that his expenses were so heavy, he had no objection to their return to St. Domingo. He would even procure them the passage himself, by speaking in their behalf, but as to money after such losses—he had none to give them.

This communication was gladly received by those to whom it was addressed. In a few days, the poor girls went on board the vessel recommended, and set sail. A return to their adventures must be postponed to the sequel.

The sisters were no sooner gone, than St. Pierre began to make further changes in his

household and grounds. There was a plantation of tamarind, lemon, and orange trees next the house, and flowers and shrubs grew in abundance, under the window; the mango, bread-fruit and pepper, with other tropical trees, flourished on one side of the house, and cast an agreeable shade in the hot and sultry days of that burning climate. These were of old standing, but St. Pierre ordered them to be rooted up or cut down. He would have every foot of ground cultivated to repair his late loss of income. The sugar-cane field should be extended over what had been a pleasure-ground. He could find no other mode of compensating himself for the losses he had sustained by his rascally slaves, and neglectful servants. He now lived quite alone, exhibiting none of the hospitality of the West Indian character, until he grew to be a bye-word for his penuriousness all over the island.

He never permitted the work of his servants and slaves to be estimated by the aggregate fruit of their labour. He looked into and interfered with every operation, as well that of which he was ignorant as of that into which he had some insight. He thus checked the good hands, and rendered the bad ones worse. It was a perpetual harrassing of his slaves, difficult to be borne while their duties were properly performed, but who could say

as much to him, the absolute master of all, with a strong faith in his own ignorance? He strutted about among his slaves, in his jean coat here and there mended, his white cotton waistcoat, and nankeen trousers, never clean. A sort of umbrella-hat with a large brim covered his head, and shaded a countenance of the more ill-favoured order.

Some of his slaves, half-starved and half-naked, with hollow eyes and famished faces, were really shocking to behold, working from sunrise to sunset. Their miserable-minded owner could not perceive that their starvation was his loss, and that his neighbours treated their slaves with kindness and humanity, fully as much out of regard to their own advantage, as that of the slave himself. Their allowance of Guinea corn was diminished, and with yams and rice, their only change, it was the same. St. Pierre could never see things in this light; it was pampering them, and rendering them idle and worthless, but in reality the excuse was to be found in his covetousness, which thus defeated its own end.

How different then must have been the situation of two young females, brought up by an indulgent father, surrounded with every comfort, their purses kept supplied, and cheered by the

smiles of fond parents, compared with their late neglected and miserable condition!

It occurred not to St. Pierre that his visitors were few, in the most hospitable country in the world; for, as if sensible of the uncertainty of human life in that climate, the consciousness of this fact made the rites of hospitality and enjoyment a duty that people owed towards each other. Of this duty, whatever he might have once felt, he was now utterly regardless. Formerly, he employed a watchman or two, to take care that his grounds were not plundered, and his provision stores, orchards, and plantain walks kept clear. Even this necessary and economical policy was omitted through a false economy, for it appeared as if the loss sustained, indirectly or out of sight, were of small moment compared to that which the eye of avarice can perceive in activity.

Luxury with St. Pierre was as unknown personally as with his household, except smoking may be so denominated. Tobacco it is true was of no cost, but a pipe was, and, as he preferred it to the cigar he would fill and use it until it was broken down to the bowl. To light it, the tyrant-miser would face any of his negroes, bowl to bowl, and nose to nose, for as to the dignity of the white, supported in the West Indies generally with such great pretensions, he

cared nothing about it. He looked only to the tangible; and, rich as he was, and common as was the observation that the opulent and respectable whites were known by the plump and contented appearance of their slaves—and his own looked as much the contrary, as dirty and unwholesome as those of the poorest—he never suffered the matter to have the slightest weight with him. Their clothing, though no more than a shirt and breeches for the man, and a petticoat for the woman, was of the coarsest kind used in the island, and always worn until patched and mended all over; so that the slaves on the other plantations would say on seeing any of the slaves of St. Pierre, "dere come de bad buckra-man's negro," the "bad buckra-man" being the name by which St. Pierre was known among all the people of colour in his vicinity. As might be supposed, his slaves were nearly all thieves, of which they made no disguise. If charged with stealing anything, they would say "me no thief, me take him from massa!" as much as to say they would not rob each other, nor any other person, but him who deserved to be robbed.

In Europe, where the state of society is so different, the secret vengeance of necessity such as exists in the West Indies, or other slave countries, cannot be understood. Among so many, the

relation between servant and master being a forced one, often becomes one of secret enmity on the part of the slave, opposed to that originating in venality in the master. Thus no love is lost between them.

St. Pierre seemed born to be a tormentor of all over whom he had control, and even over himself. It was the custom to hoard money before the close of the last century, until planters could remit it to Europe, or dispose of it in the way of mortgage. St. Pierre's house was but one story high, a precaution adopted against earthquakes, but the three sides were surrounded, except the front, by a stone wall twice the height of a man; near this wall he erected a sort of office, over a small arched cellar, and here he placed his doubloons and dollars. He generally deposited or took out his coins at night, and conducted his visits with such caution that no one suspecting his treasure was there, it was considered perfectly secure. When a plate fleet sailed for Europe, he remitted the amount he thought fit through Spain to France, where his principal savings were afterwards placed at interest. Still the sums in gold and silver which he always had by him were considerable, and he sometimes would waste half the night in counting them over again and again; it farther appeared

to be his only enjoyment, doubly gratifying because it was secret. All misers are solitary men in their pursuits and enjoyments, for, as they cannot share their gold with others, they will share nothing else.

In respect to moral obligations to which the law is not binding, St. Pierre was deaf. The slave old and decrepit, who had worn out his existence upon the estate now in his hands, an object of compassion and sometimes of horror from neglect and suffering, lay in the shed-corners, or if able went about a miserable beggar, having worn out his life in toiling for his ungrateful master, who had purchased him of the thief who stole him from his native soil. It was proposed that the owners should support all aged, diseased, or maimed slaves. The proposition was resisted by a numerous body deeply interested, but by none more strenuously than by St. Pierre. That their vigour and youth had been wasted in his service was vainly urged upon a heart sunk in depravity, under a system so unchristian and inhuman.

With the accession of his cousin's fortune, the stimulus to further gain seemed to have acted upon St. Pierre with doubled force. The more he got, the more he would have, as the drunkard's thirst increases by drinking. His

meanness was proportionate to this desire. Finding that no one now visited him in the land of perpetual hospitality, he shut up the two or three rooms in his house that were in consequence seldom occupied, and was thus able to send another "house-wench" as a slave into the fields at cane-harvest. His garden was wholly given up. He fed little better than his negroes. Eddoes, rice, yams, a bit of salt fish or meat, and now and then a pepper-pot made up his repasts, and rum-punch was the only spirituous liquid of which he partook. His estate provided for all his wants, except a little fish, and he seldom quitted his own grounds unless to attend sales or dispose of his rum, sugar, and molasses.

In countries so hospitable as the West India Islands, it exhibits the influence of avarice in the strongest point of view that it made an individual thus defy all the conventional habits of those around from time immemorial. St. Pierre had no sense of this singularity, for he did that which was right in his own eyes, and had no respect for the eyes of other people. His dress was worn longer than any other individual would wear it, though of the cheapest stuff, but he observed, when this was remarked to him, that he dressed to suit his own taste,

and nobody had any business with what did not concern him.

Bella, the American woman of colour, who managed his household affairs, was the only person who had any ascendency over him. It was difficult to say how this ascendency was obtained. Passion for the female sex he never exhibited, for he was a stranger to all affection except that for money. She evidently kept him in a sort of awe of her when she was present, and he would often be guided by her decision, and yet she despised him. She would sometimes say to him:

"Are you not ashamed, Mr. St. Pierre, to be so covetous of money; there is poor Fatima has just been here with not a whole petticoat to cover her nakedness—give me a new one for her—it is more than a year since she had the last." He would endeavour at once to walk off, but she would not let him escape so easily, and almost always carried her point. Perhaps it was that being a free American, and a hired servant, whom he had always found trustworthy, she was the only person in the world to whom he was long accustomed, and who knew his habits. It was mere animal attachment after all.

Having brought home half-a-dozen dollars

one morning, and being suddenly called away, he deposited them under the palliasse of his bed. In consequence of a hot dispute with one of his overseers, he forgot, when he returned, where he had placed them. He ran about half wild to think of his loss, he tore his hair, he stamped and swore cruelly. Bella could not restrain him: "My money! my money! It is all lost! I am ruined, undone!"

Bella asked if he was not ashamed, rich as he was, to concern himself so much about two or three dollars. "Let me see," said she, "I'll be bound to find them;" and, after a few minutes' search, she happened to light upon the right place, and produced them. His gratification was boundless, but was followed by no tangible demonstration of it to the poor woman, yet it afterwards appeared that his preference for her had greatly increased. Bella had been taught to read, write, and cast accounts; in other words, understood simple and compound addition. She one day received money from him to pay a bill, which was cast up wrong, being adverse to her master's interests. Upon her showing him the error, he would not admit it. "Well, then, I will pay it as it is."

When she paid the amount, first showing the creditor the error, he admitted it, and re-

duced his demand half-a-dollar. St. Pierre was delighted. "Now, as I saved this money, Mr. St. Pierre, you ought to give it to me. You denied my assertion about it."

"No, I can't, Bella, I should be ruined at that rate."

"More likely be ruined if I had not found it out, master—eh ?"

"Well, then, Bella, I must have half. We will go halves; I can't afford more."

Bella consented, thinking the world was coming to an end, her master never having exhibited such an instance of generosity before.

Still with his increase of wealth, his parsimony kept pace. He went to divine worship, when the Sacrament was not administered. He said he did not think religion was like a purchasable article, a bale of goods or hogshead of tobacco. This was because he would have had to pay a trifle at the ceremony. It was a negation that covetousness of his, for he loved to do as the world did when the cost was not an impediment, but he could never dare to think of spending money. He was not a speculator in enriching himself. He regarded no cost on the part of another if he could manage to profit by it. The miser is always in the passive tense when his strongest fits are upon him.

He was so wealthy that he had plenty of money to lend, and sometimes was forgetful that he must in proportion share in the loss, induced by his own parsimony; thus, he would hope for short crops, that he might be able to lend at a high interest to the younger planters, who in such cases were not so particular about terms as the old.

It was incredible to what an extent this man reduced his outlay, nor would it be understood out of the West Indies, because the mode of living there is so different to what it is in Europe. The misery which prevailed in his house extended to his whole plantations, and yet he could not be brought to see that money alone makes money, and that land improperly cultivated, and only half manured, must lessen his receipts. St. Pierre's income fell off more than one-fourth for want of the necessary disbursements, which he had not the heart to make. His slaves became too weak to do their full duty, but the dread of outlay still paralyzed all efforts for their advantage, while he had to purchase fresh hands; and these were always the cheapest, in place of the most efficient he could procure.

He was not accustomed to flog his slaves; this, not humanity but avarice prevented. He had recourse to double-task work, which

their weak state seldom enabled them to carry out. It was, therefore, overlooked from the necessity of the case.

He made a bargain and kept to it when it was for his disadvantage, but he was certain to grieve over it for months. Bella told him he should have married, but he said he could not afford the expense. "Consider, besides, that marriage always brings more evil than good; women are, now-a-days, grown too wise for the men; besides, at my age, Bella, it is useless to talk of what I might have done."

He came back unexpectedly one day, and found nothing to eat. The canes were nearly ripe, and he contented himself with sucking them, and saving a dinner, of which saving he boasted.

He cut down his cocoa-nut trees, and then repented of it. Bella tried to persuade him to replant trees of the same kind. "No, no, it would be like planting a palm-tree, of which the planter never lives to see the fruit ripen. I am not going to work for other people. That which costs a doit is dear, if it is not profitable to myself."

He walked so long one sultry day to save riding a miserable horse, the only one he kept,

that he came home ill, and it was expected he would have had an attack of fever. A doctor was sent for, but, feeling somewhat better, he would not see him. Being charged for his visit, it was some time before the money could be obtained. He declared that of all the different modes in which he had been robbed, that was the most unjustifiable, nor could the amount be got from him until the doctor sent him a phial of some harmless stuff. He swore that his money should not be given for words that did no good, and cost nothing. He was not soon reconciled to Bella for procuring medical advice. "Was I to leave you to die as you were, master?" "Ay, if I was to die; for neither the doctor nor you could have saved me." "Yet it was but a trifle after all, Mr. St. Pierre." "Trifles make great sums, Bella." "Well, Mr. St. Pierre, you know the value of your own life better than I do. I acted for the best."

"Humph! so you women always excuse yourselves. But where are my dollars?"

It was a full month after he recovered before he ceased to speak of his two dollars and the doctor, cursing the last with every horrible Creole as well as Franco-Spanish imprecation he could muster, lamenting that his dollars should be

wasted for the doctor's dishwater. Bella endeavoured to console him by saying she would, next time, let him die outright before she would again call in the doctor.

When he ordered an habiliment for himself of any kind, he endeavoured to manage in the way of exchange or barter for something that was the produce of the estate, in order to prevent paying in coin. He would part with goods rather than money, and it was much more advantageous to make the bargain with him for payment in the former mode.

The climate and age, while they altered his personal appearance, and made him look more cadaverous than ever, affected his sight, and he was obliged to wear green spectacles, which concealed the little twinkling wary eyes belonging to a countenance that by nature was of the most rigid, inflexible character, unless when agitated by passion, when it would sometimes take a livid hue. When he was suddenly called upon to complete what he thought would turn out an advantageous bargain, his visage would brighten up, and he would rub his bony hands together in a mode indicative of supreme delight. If his success were commensurate to his expectations, he would lie awake all night, thinking of the prospect of gain he had before him, and

how soon it would be his own, and in what mode he should apply it. A storm was often a source of great gain to him, as, in the more exposed situations, there would often occur mischief that money only could replace; and thus he profited by the disasters of others, through lending at an usurious rate of interest.

It would be tedious to enumerate all the miserable artifices he used to promote his own ends. He stopped at nothing, while he talked as glibly of honour and conscience as any Jesuit padre in the island. He was extremely cautious of his character, as he termed it, but the winding up of the present narration will exhibit that he failed, in one fatal instance, to sustain that by which, he often boasted, he had been all-successful in his transactions.

There had come out to Cuba, from Spain, a Spanish gentleman, who was married to a very lively French lady, with whom St. Pierre soon became acquainted. They conversed together about France, and the object her husband had in coming to the West Indies. In short, the man of money made himself well acquainted with the history of the strangers, and tendered them his residence at a tolerably dear rent, for a few months, until they could find one more eligible. He only bargained for the accommo-

dation of himself, and Bella, his servant. The offer was made in a mode so affectedly delicate, that no one would have thought the object of the rent thus obtained could have been the motive. Forty-five dollars a month was a very moderate sum for the use, it was true, of only one good bed-room, but then there were two or three domestics to be accommodated. Still, it was so much unforeseen profit, and something more might, no doubt, be made of the family articles which grew upon the estate. Besides this, Bella's services were to be at the disposal of the strangers.

It might be supposed that for a planter in a large and hospitable island, such a miserable exposure of St. Pierre's niggardliness, would be *infra. dig.*; but his miserly ways were so well known that no one wondered at anything he did, and nobody visited him except upon business. The strangers took up their quarters, for the time, as proposed, and began to look out for an estate to purchase, designing to settle upon it. St. Pierre's heart was gladdened by the receipt, however small, of what he could not have contemplated a little time before. He proffered his assistance to aid in finding a property that would suit his new friends, and he played his cards so well,

that he completely won the confidence of his guests.

Things wore a new aspect on his plantation. He was all activity, too, in endeavouring to discover a plantation that would answer the purpose of his new friend. The truth was, that he contemplated making something either out of the seller or the purchaser in the transaction, for disinterested action, in any case, was foreign to his character. It would appear that, ultimately, he contrived to net a handsome sum by his interference. In a little time, however, the aspect of affairs became changed. The strangers learned with what sort of a man they had been dealing. His exceeding parsimony was disclosed to them, perhaps observed by them, and their intimacy rapidly cooled.

"No matter, Bella," said he to his housekeeper, "if they have cut me, I have made my market out of them, and I think I have the best of the bargain;" jingling his purse at the same time.

His own estate continued to deteriorate. His slaves looked more meagre than before, and he was less than ever inclined to do that which sound economy, and his own future profit, demanded. That "future" stood sadly in his way. "If I were to lay out a large sum, and

bring up my plantation, making it stand tip-top in the island, when should I see my money back? Suppose I were to die of the fever, and the money out?"

"Suppose you were, what would the money be to you then, Mr. St. Pierre?" responded his housekeeper.

"Why, there is something in that, to be sure, but I cannot bear that 'lay out, lay out;' it sounds disagreeable in my ears. What I have, I have—you know!"

"Then you must not wonder but be content. You have got much more now than you will ever want."

"How do you know that? I have not saved enough yet—I am not content."

"And never will be content, Mr. St. Pierre, that I prophesy. In any case, you ought to feed the negroes a little higher, and you would get more work done upon the land."

"I can't afford it, Bella; you are a foolish woman."

"But foolish people may let fall truth sometimes, and so may Bella, of the States.

"But money, money; outlays impoverish—the dollars go—the good pillar dollars. I can't afford more in house-keeping. I shall be ruined.

Day by day he talked in this strain, and in so earnest a way that a stranger would never guess the real state of things. The violation of truth regarding himself was too common upon all occasions for people to credit his word about any thing in which he was supposed to have an interest. No miser has an honest heart; his secresy in his undertakings, his continual fear for his treasure, and his disregard of the principles of honour and feeling in his accumulations, exhibit moral character in an unfavourable light. In the case of St. Pierre, the drama was drawing near its close.

It will be recollected that the fortune of his cousin, which should have been the property of the Creole sisters, fell into his hands for want of a will, and that he prevailed upon them, under the character of being their natural protector, to embark with him for Cuba, and that they left their mother in St. Domingo. Their usage and embarkation, as they supposed on their return to the Cape, in that island, has been already stated. They were deceived by their self-constituted guardian. The vessel in which they embarked was bound to a notorious slave territory of the United States, in other words, to South Carolina, and the port of Charlestown. Of this the unfortunate girls had no idea. They

thought the voyage much longer than when they had passed over to the island, but the master of the vessel did not undeceive them until they were in the harbour of Charlestown. He then announced to them, according to secret instructions from St. Pierre, that they were in the territory of the United States, that he had orders to dispose of them to the best advantage, being people of colour, and considered slaves if they could not prove their freedom; all persons, male or female, of slave descent, being considered the property of some owner; and he had in his possession the attestation of St. Pierre at Cuba, that they were not free, but at his private disposal.

It was evident that the two girls had not been accustomed to work as slaves, but that consideration was not of moment. Many who were situated as to birth exactly as they, were purchased as slaves, the handsomer and more accomplished they were, the higher price they would bring, with a view to their being the kept mistresses of their masters. Let no one be surprised at this, for it was the usage throughout the whole West Indian Archipellago, as well as the slave states of America, both before and after the latter obtained their independance. Fathers felt no shame at their illegitimate

offspring being thus treated. The Creole female is one of the most bewitching of her sex, an excellent nurse, kind and affectionate, and possessing a languor that renders her softness pleasing; and when educated in Europe, as Marie and Ninon were, they become more than commonly attractive. To make money by the disposal of the persons of these poor girls, over whom he had not the smallest right, was the object of this notorious miser, as well as getting rid of their support. It is probable that this was his scheme from the first moment he saw them, for who could wonder at such an idea in one who saw neither good nor evil in the way of his covetousness.

Shocked, distressed, destitute of consolation, amid unfeeling strangers, it fortunately occurred to Marie to write to her mother, at the Cape, the particulars of their position, and obtain some advice how to act. The sisters were for the present placed in a lodging-house, where all sorts of people were inmates, and they did not fail to attract attention, the preparatory step to disposing of their persons, to which in slave lands they have themselves no right. Some days passed away; the captain of the vessel that brought them over was nearly on the point of sailing, and the two girls were about being

handed over to a dealer, when the Mayor of Charlestown sent for the captain, and charged him with kidnapping the two girls at Cuba, and bringing them to Charlestown without due authority, or their own knowledge. The captain urged in vain that all who were of mixed blood were liable to be sold for slaves in the United States, in which slavery was established by law. The French Consul at Charlestown produced a letter from the Consul at Cape Françoise, authorizing him to acquaint the American authorities with the real facts of the case, and demanding the girls should be given up to him, which was immediately conceded by the American authorities. The captain of the vessel who brought them was held to bail, at the demand of the French Consul, to answer in damages to the parties injured, as he being a native, was alone in a position to obtain redress from St. Pierre, on whom he threw the blame of the transaction, pretending an ignorance but ill concealed. The girls only requiring a passage to the Cape, and being so far willing to accommodate matters after their fright and tears, it was arranged accordingly, and he provided them with the cost of the passage. Thus without the means of living, they once more found themselves among generous friends, who consoled them for the

sufferings they had undergone, until they could turn their European education to account. The younger sister soon after married a young French merchant, and settled at Port-au-Prince.

St. Pierre, had anticipated to divide a round sum with the Spanish captain, who soon after returned to Cuba, and was met by a volley of those awful imprecations which are so volubly dispersed in the West Indies upon similar occasions. The miser was thunder-stricken. Not over imaginative, still he had calculated very differently from such a result. The Captain made a demand upon him for the passage money of his two passengers to Charlestown, for that which he paid for their return to St. Domingo, and his disbursements on their account in the town, as well as certain costs demanded by the French Consul. St. Pierre seemed like one who had parted with all his intellects in the space of a moment. He soon recovered sufficiently to grumble, and then declare that it was all a piece of imposition, and that he would not pay a dollar.

The captain threatened to appeal to the law, and relying upon the chapter of accidents, St. Pierre flatly refused to refund a sou. A notice of legal proceedings, which under the Govern-

ment of Spain were always slow and corrupt, was given to St. Pierre. During the preparatory proceedings, the captain had to make a short voyage in the Gulf; his ship was caught in a hurricane, and went down with every soul on board.

When St. Pierre heard the intelligence, he was greatly elated, and observed to Bella, with an air of gravity, that rogues generally met with a just punishment in this life; for his own part he believed the captain was one of the greatest rogues existing; that heaven always favoured the right, as would have been seen if the process between them had come to judgment, but that it would have cost more money than he could afford to expend, so for once fortune had favoured the just.

The true story had got public notwithstanding, but St. Pierre heeded it not. He boasted that he no longer troubled himself about what people thought of him. Earlier in his life he would have suffered from it, because a good name was a passport to credit, and credit helps to fill the purse.

His temper notwithstanding was soured, for his character did operate against many of his designs. He grew more solitary than ever, and often rose at night to rectify doubts as to

the money he had counted over during the day. He became restless in his sleep, and in his waking moments planned improvements on his estate, which he never carried out on account of the expense, after a full conviction that they would realize what he calculated upon, but then he had not the heart to diminish his capital for the purpose. Day by day passed over his head; a slave who died was not replaced; his fields appeared neglected, his own health getting feeble. He perceived none of these things, so absorbed was he in counting his mortgages, and his doubloons. He became so morose to Bella that she threatened to leave him. For once he felt his forlorn position, and his eyes moistened at the thought of being left quite alone. He talked to her of his property; that he would not fail to remember her in his will, which he should shortly make, and even descended to abject entreaties; but all was on account of self, reasoning alone about the inconveniences he must encounter if entirely abandoned. Bella knew him well, and knew that her place was an easy one, where she had her own way—a thing with her of great consideration.

The solitude of the miser who seeks it solely to gloat over his treasure, is of all others the most ridiculous. St. Pierre spent hours alone

looking at his wealth, and repeating the operation of casting up the sums total as he had arranged them in his depôt before described. Sometimes he fancied that he had committed errors in his castings, and he would begin and go through the whole process again, until he was satisfied he had committed no error. Yet such a satisfaction, however full and complete, did not prevent its repetition in a day or two afterwards, in the exercise of a mind only capable of one idea, and moved with the instinct of avarice.

Thus in a tropical climate, without a single living sympathy, St. Pierre's constitution began to give way before he was sixty-five. He lessened his diet, which was of the poorest, and refused to suffer any more wine to be purchased for his own use, though informed it was to stimulate, and prevent his getting lower in health. His faculties began to fail him; his sight grew dim, and his hearing became affected; but these changes made no visible alteration in the strength of the ruling passion. He grew suspicious, and continually cautioned Bella to see that the house was secure at night, for he was certain thieves were after his money. As he broke more, so his irritability increased, and when he could no longer enter his office, as

he called it, he kept the keys under his pillow. In his broken slumbers he would fancy he was robbed, and utter fearful imprecations. He could now only talk, not act, and this often infuriated him. A little bit of cheese, and a crust, some fruit, and tea or coffee, comprised all the nourishment he would take.

The evening before his decease, he groaned as if in deep anguish, asked Bella if all was safe below, muttered something in which pillar dollars was alone distinguishable, and fell asleep exhausted. In the morning, just before daylight, a loud cry between a shriek and a moan, drew Bella to his bedside, just in time to see the miserable man expire, without recognizing her, who in a tropical island had been an exception to every other individual; where too, hospitality and pleasure generally distinguish the living career of those who feel life's uncertainty so keenly in a burning clime.

The next day, Bella delivered the keys of the deceased miser to the municipal officers, as there was no one competent to order and arrange the interment of the dead man. Whether Bella, finding the deceased had left no will, helped herself in payment for her long services out of the miser's hoards, is unknown. Of those hoards as found, the proper officers soon took

possession. No heir claiming the property, St. Pierre having died intestate, his effects were lodged with the crown. It appeared that St. Pierre died solely from exhaustion, and that his parsimony in denying himself the restoratives that were necessary, together with his long continued low living previously, had caused the end of one whose frame might otherwise have lasted much longer. He was in his sixty-sixth year, and left about a million and a half of livres behind him.

The inclination to be avaricious belongs to no particular station or rank in life. The accumulation may in the total not be more than a few pounds, or it may be hundreds of thousands. The vice is one of rich and poor alike, or rather of the haughty and the humble. It is better marked by defective intellectual power than its opposite. The miserable beggar and the pampered lord are subject to the same passion, the only difference is the extent of the instrument that constitutes their care. Thus in Devonshire, in the last century, fifteen years before it closed, an individual who in life played the humble part of an ostler at an inn in Exeter, and then became the keeper of a toll-gate, showed a degree of covetousness not exceeded by any recorded in this work. His aspect was mean,

below the common standard of meanness, a proper representative of the miserable mind within. It was so much so that it surprised every one who beheld him, not only on that account, but for its singularity. His mode of life was perfectly original, and exhibited how low towards the brute man may descend even in the more civilized countries, and in times when the mind is extensively cultivated among the population at large. He removed from Exeter to Collumpton, where he seems to have fixed his residence permanently. In and about that town he was in the habit of collecting the waste and other offal destined to feed the hogs, and his principal support consisted in such choice bits as he could gather out of the disgusting medley before the swine were served with it. Besides this, he was not known to purchase meat except very rarely indeed, and then only a little bullock's liver. This he would cook with a bit of suet, or of candle-grease, turnip tops, or rinds, in short, whatever he could pick up. He never laid out a penny in any kind of spirituous liquor, living as abstemiously in drink as no advocate of Maine law knowing but must have envied, had the law then existed. This self-denial extended to every necessary of life. The physician called in just before he expired, stated

that he had died from want of the necessaries of life.

Soon after the decease of this miserable creature had taken place, on searching among his effects his keys were discovered, and ninety pounds in notes of the Exeter bank were found locked away, besides which, bonds, mortgages, and notes of hand were met with to the extent of five hundred pounds. In a basket, put out of the way evidently for security, there were found upwards of a hundred pieces of bacon, cheese, and pieces of fat, which were supposed, some of them, to have been deposited there full seven years before they were thus brought to light.

CHAPTER IV.

Darke, the miser—Claudi of Lyons—Little of London.

JOSEPH DARKE was a remarkable example of penuriousness. This man is said to have made a fortune in Little Britain, by selling general articles. He was never known to go into a bed, but slept in an old arm-chair during twenty years that he carried on his traffic there, from the time he became of age. He ate little animal food, and that of the cheapest and coarsest kind. Common brown bread, salt fish, bought at the close of the market, when cheapest; the last, because he said it would go a great way with him in satisfying hunger. These, and the common vegetables, were his customary food. Tea was a luxury he rarely touched, half a pint of ale composing his breakfast with a penny roll. If he obtained them at the cost of another person, he would take tea or coffee. Gruel made of oatmeal, or what the Scotch call 'porridge,' was his evening meal. He kept no servant, because, he said, none were to be trusted; he had property he did not care

to lose by thieves, and the fewer servants so much the better.

When Darke shut up his shop at night, he was particular in making his house secure next the street. Having done this, and examined all the locks and bolts two or three times, he would retire to a small back room, which had not been cleaned for a long time. He would not suffer that operation to be gone through, because it misplaced his papers. There he would light a fire, consisting of a few fragments of broken deal cases, or a stick or two, and sometimes a lump of coal if the weather were cold. He would next prepare his oatmeal supper, and while it was on the fire, run up the sum total of his day-book receipts since the morning. When this operation was finished, he would at once go to bed, taking up his supper to eat in bed by the flame of the street lamp outside his window, which afforded him ample light for the purpose, and saved candle. He rose when the sun got high enough to afford him light in the morning, and would then proceed to set out his breakfast, and light the fire to cook it. After that, he took down his shutters and put all in order, cleaning his windows himself.

In the next place, he would breakfast on his

ale and bread, having his banker's account, or his cash-book, before him the whole time. Again and again he would examine his balances, and thus, having finished within-doors, he would go and stand at his shop door, with his hands in his breeches' pockets, picking up a little news regarding parish affairs, and learning the state of the funds. He was never seen in the company of any one in the way of companionship. Lonely as he appeared, he did not desire to be otherwise, if he was to be credited; and his active life while thus secluded, showed that time did not hang heavy upon his hands.

He was rarely known to visit the church, for he did not appear to have a sense of any religious duty. His home was his church, it is too much to be feared, and his ledger his only Bible.

That he made considerable sums of money could not be doubted, but all in relation to himself, whether his gains or losses, was a profound secret. It transpired through other channels, that he was a stockholder; but beyond this, all curiosity respecting him or his affairs was baffled. His extreme closeness regarding himself when in conversation at his own shop door, or that of his neighbours, only whetted their curiosity. Some thought that all

they could ever know about him they knew already, while others, upon no valid ground, insisted that he was a character in which there was more than met the eye and ear.

One morning, his shop not being open at the usual time, suspicions were entertained that things were not going on right within. A second morning presented a like appearance. Applications to the doors, loud enough to be heard at a great distance, were made in vain. A constable was sent for, and the first floor window being opened, by breaking a pane of the glass, the constable and a next door neighbour entered by a ladder. They found all in order in that room, which was used as a ware-room. Descending the stairs, they discovered the object of their search in his back room, extended upon the floor. Lifting him up, they placed him in the old chair which served him for a bed. He now exhibited signs of life, and was soon able to attend again to his business. He had been attacked by an epileptic fit, from which he had not recovered sufficiently to give notice of his situation to others, if he were inclined to do so, which was doubtful, nor could he open his shop door. Medical assistance soon enabled him to resume his business as before, but he himself became convinced of the necessity of some one

living in the house with him, a step which he was very reluctant to confess, was necessary. He wrote into the country for a girl of a good age, strong and sturdy, to live with him as a servant, upon an amount of wages which showed that he grudged paying for a companion, however needful, several refusing to leave their homes, where they could do much better. At length, a strong country girl of nineteen years of age, named Ann Kingate, the daughter of a small farmer, whose family was too numerous for his means, consented to enter his service at the small rate of wages which he would consent to give.

In the meantime, Darke bought himself a strong iron chest, for before the present time he had used a common cupboard as a depository for his money and bills, no one but himself having access to the back part of the house. Having thus taken the best precaution for the security of his property, he received his new inmate, and began to initiate her into the frugal mysteries of his domicile. He told her what she had to expect in relation to food and lodging; how much he esteemed those who made a habit of saving all they could, and hinted at the same time that he never would be unmindful of those who, when in his service,

comported themselves agreeably to his wishes. Whether sincere or not, his conduct here was politic. Perhaps it meant nothing at all.

Scarcely had this innovation upon his old habits taken place, before the death of an only brother, in Berkshire, made a material change in the aspect of his affairs. This brother had been a thriving miller, and had now left him all his property, the fee simple of his mill being included. In consequence of this, Joseph sold his stock in Little Britain, together with the goodwill of his trade, and took possession of his brother's business, which had once been that of his father. What sums of money he had made in town was not known, but it was all invested, and returned him no inconsiderable income, which he carefully hoarded, to be invested, in turn, at a future time. He now fixed his whole energies upon his new business in the country. The fit which attacked him, as before narrated, seemed, in some degree, to have affected an intellect nor over bright at its best time. This, however, did not affect his money-making career. The intellectually brilliant, as well as the children of science, are not the favourites of traffic. He had the heart, out of his brother's legacy, to make repairs to the mill,

which it much wanted, and then he threw himself with his whole heart into his new trade. More adroit than either his father or brother had been in promoting his interests, and extending his connection, he soon made a business of the extent of which they could never have dreamed, and by his close habits began almost to coin money.

His success did not open his heart. He became more penurious as he got richer. Near the mill there stood a strongly built house, once the parental home. It was well adapted for the residence of one in his circumstances. Having an opportunity of letting it, together with a garden attached, he removed into his mill, which had no more than three small low rooms, and a sort of closet for his servant's sleeping-room. The noise of the mill over his head was no inconvenience to bear, compared to the reflection of the rent he received for his dwelling-house. A gardener whom he recommended to his tenants was hired by them, and as he thus placed the man under an obligation, he soon contrived to let him know that as the produce of the garden was much more than his tenants could consume, a little of what was superfluous would not now and then be unwelcome. This was well understood, and answered fully to his

expectation of frugality under the head of household expenditure.

His mode of living, mean in proportion to his power of making it otherwise, caused his servant to remonstrate. She observed that her parents were poor enough, but that she had never before been limited in quantity, and that she must leave him. He did all he could to satisfy her, but in vain. At last he proposed that she should provide for herself upon his allowing her a fixed sum weekly for the purpose. Next came the difficulty of what that sum should be. Darke disputed farthing after farthing, and at length it was agreed the foreman in the mill should decide. This he did in favour of the poor girl's demand, her master making certain that the man would naturally decide for the master, who thought four-pence per day quite sufficient. The umpire gave the five-pence, for which it was some time before his master forgave him in his heart.

As he had now nothing to regard in the way of household establishment but himself, he put in force every economical expedient. He kept fowls near the mill, from which he got a supply of eggs. He bought damaged American bacon in a sufficient quantity to have some always in

his house. His friend the gardener supplied him furtively with potatoes, until he seemed to exult in the force of the economy he exercised. Every day he examined his accounts, and checked the toll he received from those who sent in their corn. While in a room continually whitened with the mixture of flour and dust from the mill, without participating in a single domestic comfort, he counted over his money, as he sat in his shirt sleeves, while his servant girl mended his coat, or he presented his coarse worsted stocking to her to have a hole darned. Day by day his habiliments presented a more forlorn aspect, while his temper hourly grew worse, as if his increasing anxiety generated a species of irritation. He would sometimes visit the wakes and fairs nearest to him, but only to observe, for he took no part either in their traffic or merriment, but walked about among the joyous and thoughtless, like one stricken with melancholy. At length he confined himself to the mill, and a short distance round, silent, distrustful, and solitary. He conversed only upon his business, his money, and himself. It might thus be thought that there was nothing in this world but his interest to engage the attention of mankind. His expedients for saving were sometimes ludicrous.

He wanted to know if there was no cheap substitute for hay, as he found his horses eat more than they earned, which his foreman denied. Still he averred they eat too much, and as he substituted nettle-tops for greens on his own table, they being equally good, why might not something of the kind be done as regarded horse-food.

His foreman would laugh outright at some of his strange proposals for saving, and while he did so would bluntly drag in some remark to his master about his dress. The reply would be uniformly he could not afford better.

"Come, measter, you must not put winkers upon me. We worked out more bushels last month than was ever turned out of this mill before. There must be good profits upon that way of reckoning, I think."

"Pshaw! you don't understand cash balances. If the mill has made money, it has gone out another way, and the result is loss, ruin, destruction."

"Well, measter, I don't understand how profit can be ruin?"

"Don't harp upon it so, James—go and get the teams in order—there will be heavy work to-morrow at low prices—it is ruinous."

"I can't see it, measter," the man would reply,

and taking himself away, declare that his master must be going mad.

Every day witnessed some fresh device to save money. At this time he had in the funds, it was asserted, not less than nine thousand pounds. He had several houses which had been the property of his brother, and a small farm somewhere near Newbury. His mill gave him a handsome return, and his expenses were next to nothing, yet he would not afford himself even a pint of small beer, not that he did not love it, but because it cost him a penny, or three half-pence.

He deemed all tricks good which produced a profit, and had no regard in such cases but to keep within the verge of the law. Woe to the man who did not take a receipt when he paid him money, he would plumply deny it. He was once bit this way. Pressing a person for some money which he owed him, he sent him in a letter in part payment among other coin and notes, a check upon a banker. He had the effrontery, forgetting the check, which was not his own, to deny the receipt. The check was traced from himself to the party to whom he gave it, and it cost him in legal proceedings a sum so large, that while he went about like a man who had lost his father, he could not for-

get how roguish the world was, and wondered how people seemed to treat him so cavalierly, as he had done nothing more than avoid poverty. This affair made him go more meanly clad than ever. He clouted his shoes, and wore coarser and older worsted stockings than before. They seemed to be purchased second hand, as he purchased his clothes. His fears of want were openly expressed, as certain to come upon him in the end. Often while he was counting over gold and silver pieces to a large amount, prior to investing them, he would moan and mumble to himself about starvation, and that his money would never last out to the end of his life.

Whether his mind was affected or not seems doubtful. Other misers have carried their love of money to an equal extreme, and he was by nature of no great capacity. So little did he understand out of the common routine of vulgar life, that he did not know of any king of England before George I, to which reign his historical knowledge of his country alone extended. He did not know the names of the principal counties in the north or south of England, and thought Westminster Abbey had been created only a century before. When the martyrs executed in Smithfield were once spoken of to him, he said he wondered how people could

suffer themselves to be burned about a few words up or down. What did it matter? people need not believe them if they were forced to say them, and it was better to say them, than be burned alive. He thought a martyr must be a downright fool.

He continually uttered absurd things, when he was thrown out of the common theme which kept possession of his mind. His education had been that of youths in general, but he had never profited by it. He mispelled his words, and being told of it, said it was no matter, as a letter more or less did not alter the sense, London being pronounced Lunnun, it could be as well understood, spelt one way as the other.

To save money, he would walk sometimes until he could go no further, and then he would enter the first house to which he came, and beg to rest, and with many apologies, explain that he had overshot his strength a little, but that half an hour would bring him about, when he would generally trespass for two. It was seldom that he was thus knocked up near an inn; the dread of payment overcame any amount of fatigue, and however he felt jaded he would bustle on. His low living, more than the distance of his walk, caused his fatigue.

His charity was never known to have been roused but once, and that was when he had by chance entered a miserable hut, where he found a poor man, and three children around the bed of a dying woman, the wife and mother. The wretchedness and misery, added to the presence of death, seemed to move him in an extraordinary manner, with a mixture of fear and pity. His hand trembled, as he took a half guinea—a whole half guinea—from his pocket, and with a countenance that seemed touched for the first and last time with a virtue that had to him been before as a sealed book, he thrust it without a word, but not without a singular expression, impossible to delineate, into the cottager's hand, and went away without a syllable. The effect was such that it was visible in the sedateness of his manner for several days afterwards. He had never before been so closely in contact with the dying struggles of a fellow mortal, and the sight of death was terrible to him. He would not forgive a debtor if the amount were ever so small. He did not appeal to the law until the last extremity, but wore out the debtor by his incessant worryings and applications, which were almost as bad as prison walls.

His meanness and abject supplication to obtain a favour or advantage, even where money was

not concerned, were extraordinary, and could have co-existed only with the constitution which sticks at nothing where the smallest coin is concerned. It is true this is characteristic of all misers. The rich Sir James Lowther, a notorious miser, once came in his carriage to a coffee house in London, tendered sixpence for a cup of coffee, and took back the two pence in copper. Some days afterwards he returned to the same coffee-house, in the same equipage, and demanded another half-penny of the waiter, he having given him a bad one in change for the coffee.

Darke attacked by another epileptic fit, recovered in some degree from its effects, but his mind became quite weakened, and the shock indicated that his years in the world would not be of great duration. He retained his covetousness to the last, even while life was flickering in the socket, for he showed the utmost repugnance to making a will. He left behind him no less than nineteen thousand pounds.

Claudi, more appropriately called l'Avare by those who knew him, was supposed to be a native of Toulouse, and resided in the last century at Lyons. His father had been a valet in the service of a foreign family, and being a widower, had taken his son with

him to Italy by leave of the master with whom he lived. There the youth was for a time one of the *volantes*, or running footmen, a tribe well known at Naples. The father was in the service of an English gentleman, a great number of the people of that country being constantly found there, and Mr. Hamilton, the English minister, being a great favourite of the court. This was about the year 1769. Not long afterwards the father died, and his son's first wish was to go back to France, such was the way in which he himself stated the fact of his return, for almost all which related to his early life was gathered from his own lips. He was partial to recounting what he had seen and heard, whenever he was invited to a cabaret, for he never entered one at his own expense, and there were not wanting those who were ready to pay for l'Avare, as they called him, both on account of his stories, many of which might have been fictions, and the desire to amuse themselves in the contemplation of so strange a character. Thus the balance of accounts was settled between the listener and the narrator, in the way of equitable exchange. L'Avare, there was no doubt, thought he had the best of the bargain in words for wine. Nor was he unentertaining in his mode of relating his stories; he gesticulated

much as people in the South are apt to do, a practice he had probably picked up in Italy. In person he was the veriest anatomy. His low sallow brow, deep-sunk small dark eyes, pallid cheeks, and high bones near the temples; his chin unrazored, skinny long fingers, with a peculiarly care-worn air, made him remarkable to strangers. Besides this, his gait was peculiar, and his voice shrill. His clothing was a patched coat, mended with pieces, no two colours of which approximated to the original dye, though designed to do so; an old greasy waistcoat, a cap of some kind of cloth, and shoes of leather with wooden soles. These shoes were of his own workmanship, for the art of shoemaking he had acquired in Italy, having lodged in the house of a maker of those necessaries for the feet, and not being willing to remain idle when out of place at Naples. More than this he had a prediliction for the society of the shoemaker's daughter; on which account, perhaps, he exhibited remarkable aptitude in acquiring his art. Unfortunately, the lady preferred another lover, and Claudi only got his shoemaking accomplishment for his pains. This, however, laid the foundation of his fortune in a mode somewhat singular, for without it society would have missed a member that if not of the

highest order in the scale of humanity, was one of the most original nature ever turned out of her manufactory.

It appeared that after his father's decease at Naples, whose purse was empty as his son's, for he had not been remarkable for frugality, the latter, as before said, had an ardent desire to return home again. In consequence, he endeavoured to procure a place in the service of some family proceeding to the northward. He was unsuccessful, and therefore made up his mind to travel in any way back to France, if he begged to support himself on the journey. "Ten carlini are a ducat," he said to himself; "the hundredth part of the ducat per day. No, I could not manage it per day with a grani either. It would not give me bread." He sold his clothes and all his trifling effects, and with seventeen ducats set off on foot to return to France. "We must give something to chance in all cases," thought Claudi, as he started accordingly. The season was fine, and the ground was his nightly couch, wrapped in an old but thick roquelaure, that had been a present to his father from his last master. In this way he travelled on foot by Turin, over Mount Cenis, and so on to Lyons.

On the journey he fell in with a Swiss, who

told him that a trade was driven either in some part of his own country, or in one of the bordering departments of France, which consisted in buying up old shoes, and adapting the upper leathers to smaller soles. This idea Claudi meditated upon in the subsequent part of his journey, and resolved to profit by it if he found it feasible. He reached Lyons almost pennyless, a perfect stranger, but at once having recourse to shoe-making, he was able to gain enough to supply him with food and lodging. Here, while at work, he ruminated upon the project of purchasing old shoes after treating them in the mode of which he had heard.

He began with a capital of only a few francs, and soon had materials upon which to commence operations, upon the smallest scale it is true, but on one large enough to prove the success or failure of his scheme. He laboured hard, but found that the operation was not remunerative, and that a ridiculous story had been imposed upon him, and he cursed the whole Swiss nation. He had hired a miserable apartment, or rather hole, in the skirts of the city, in which to place his shoes. The floor was the natural earth, covered with a few boards. It had only one window, which faced a dead wall. Claudi continued to work at the trade of a shoe-

maker as a journeyman, but was bent on getting more money by some other means. He now made this wretched room his lodging. The fire-place was in the darkest corner. Near that he laid down a miserable bed, just large enough for one person to repose upon. Two wooden chairs, a common table, a few shelves, holding half a dozen plates, and a coffee cup or two, composed all the furniture. Thus being lodged, he set about what after his first essays became the great end of his existence, the accumulation of wealth.

Perhaps his former destitution of means to return to France from Italy, and the conviction that without money "no one could be a man as he ought to be," a favourite saying of Claudi's, first led him to set a high store upon the means to make himself so. He began to accumulate trivial things, which he could turn into the smallest coin, such as scraps of paper, pieces of rusty iron hoops, and of bone, good for the lathe. These he heaped up in one corner of his dwelling, until he could dispose of them in bulk. Ignorant as he was of all that can enlarge the mind, he still became a master in two or three years of the complication of the public securities, and could calculate the amount of interest in his head, nearly as soon and as

accurately as it could be done by turning to the printed tables. Nothing escaped his vigilance that was available for profit, and in three or four years he was reported to be worth much more than he really possessed. Going into the country to see a property in which money was wanted to be advanced on mortgage, he passed by a hollow through which some sheep had recently been driven, and left behind on the briars a number of locks of wool, which he carefully collected and then filled his pockets with them, alleging that they would be of use to stuff an old chair which he had in his bed-room. At another time he got into a difference with a tailor who had repaired a coat, and charged him for more lining to the time-worn sleeves than Claudi asserted should have been used. He had found it needful to keep an unpatched coat upon his back in a city like Lyons, though when he became more known, he gradually disregarded his personal appearance; for he had not then "to make his way at the fair," to adopt his phraseology, which was generally concise and proverbial.

One day he was called upon in his den by a citizen, whom he only knew by repute. He expressed his wonder at it, and demanded what

had gained him the honour of the visit, a poor obscure man as he was.

The stranger replied that he had heard he was an honest, hard-working man, and could be relied upon, that he wanted money under very peculiar circumstances.

"That is a mistake," replied Claudi; "I am a poor man, endeavouring to make my little more. Still I hope I am trustworthy. What sum do you require, and what are your securities?"

"Before I reply to your queries, I must demand your promise of secresy. We must understand each other. I am marked by the authorities, who know I am not a revolutionist. I have committed myself in a mode it is not necessary to explain. In a few days, the truth will be publicly known, and I shall be a victim to legal vengeance. I have a property a few miles off, which will be sequestrated in case of my apprehension and conviction. I committed a forgery, trusting to the honour of another, but this will not acquit me. The property in question is worth ten thousand francs, and I will instantly resign it to you for a decent consideration; how much will you advance me. My safety is in your hands. A few days and the matter against me will be publicly known."

"Your secret is safe," replied Claudi, who saw a prospect of considerable profit, but doubted if he could raise a sum sufficient, for he had as yet realized no more than a few thousand francs. He stated as much, and that five thousand two hundred were all he possessed. "I must see the property," he added, "before I can advance even that sum."

The stranger went away evidently downcast, and disappointed, nor Claudi much less so. The next morning the stranger came again, evidently more under alarm than he had been the day before. To cut the affair short, Claudi advanced five thousand two hundred francs, and acknowledged a debt of eight hundred more. The property was made over to him in due form, and he exulted in that he had thus nearly doubled the money he before possessed. It was singular that the secret which compromised the citizen did not transpire for full two months afterwards.

The stranger, for his name need not be revealed, had commented upon the miserable appearance of the room in which they had met, and told their occupant that there was policy in appearing in a certain degree respectable in his domicile. Claudi, in high spirits at his chance success, determined to follow the stranger's

advice. There was a small court between the room he occupied and the dead wall before spoken of. Three sides of wall already existed, so he raised a fourth in which he placed a window. He had a flooring of strong planking laid down, about a foot above the ground. Two or three planks of this floor were moveable, and thus formed a place of concealment, for small articles, as plate or money. Into this room he removed his miserable bed and table. He had his outer room stencilled, furnished with a neat table, chairs, and a bureau, an expense incurred in the exultation of his unforseen success. There he sat, before a scanty fire, in the depth of winter, a lamp on the table that scarcely imparted a ray of light by which to sip his solitary cup of coffee, before he retired to his miserable bed. He had gained four thousand francs, and from that moment his inclination to increase his store grew stronger than before.

It must be added to his praise in this transaction, that he paid the eight hundred francs he was indebted to the stranger within twelve months afterwards, on a bill being drawn upon him from Geneva for the amount. It was to this incident that he owed perhaps the whole of his increase of fortune, so true it is that accident

originates oftentimes that advantage which the most assiduous and conscientious individual is unsuccessful in attaining by the most arduous efforts.

Notwithstanding the success thus achieved, as it was secret, little advantage could be gained from it as an example to third parties. Claudi therefore continued to lend small sums, to strike bargains with persons pressed for money, and to scrape together, even cabbage-stalks if they could be turned to account. He was well-known to servants in the houses of the manufacturers of opulence, who disposed to him of their perquisites, or those pretended to be such. In these cases he was crafty in his dealings, not being free from apprehension about the acquirement of what was often tendered to him.

His meanness of behaviour increased, and his previous open carriage when he was a servant, became more and more selfish, vulgar, and grasping as he grew richer. The nobler passions seemed to lessen and become almost obliterated. He began by keeping his treasure in hoards, but he soon learned how to make his idle money fructify, and be as secure as if it were in his own deposits. He kept little hard cash by him. The government securities yielded interest and could not be overlooked.

"Small profits make large ones, as pence make pounds," was another of his sayings, because more in the aggregate proportion is sold when money or goods are cheap, than when they are dear.

But the time when Claudi made the most money had been during the revolution. The adherents of the Bourbons parted with their property often for not one-fourth of its value, and sought safety in emigration. The money made was enormous by those who were content to abide events. In such profits, Claudi shared largely, but more securely than public bankers, and those who were open in their dealings. He never exhibited an appearance of wealth, and the larger part of his property found its way into English and American securities. When the assignats fell so ruinously in value, he purchased largely on speculation; for he was certain, he observed, that France would redeem them for some considerable value at a future time. It was singular that his property, or supposed property should not have attracted the attention of the Sans Culottes. The reason was that they could not designate it. If he had been cut off, it would have been unowned. He avoided the dreadful scenes at Lyons by withdrawing for a time, and when he returned

he found the few things he left in his worthless dwelling, in care of a poor neighbour, nearly in the same state as when he passed over into Switzerland, where he remained until the blood-thirsty party fell to rise no more. In fact the storm blew over his head, and his den and rubbish were of too little value to be envied. It was the custom at that time, for those who remained in France and had apprehension for their personal security, to travel about the country, thus avoiding the observation of those who resided near them, who were likely to denounce them, if pressed as to their political sentiments.

Upon his return home, seeing the ruin which had been wrought in Lyons, he began to think how he might turn it to profitable account. The number of ruined houses in the Place of Louis XIV, was considerable, that fine square was destroyed. Money was scarce and credit equally so, Claudi had therefore a large field to work upon, but he made no adequate use of his capital, probably from being timid, and dreading the fluctuating character of the government, nor did he seem to have acquired any confidence in its security, or change his plan until the establishment of the Consulship.

When he came back to Lyons, it was not to

his old residence in the miserable room before described. Perhaps he thought it would be more indicative of his weight of purse, if he resided at the estate he had obtained in the mode already mentioned. There was a tolerably good farm house upon it, and he bargained with his tenant for the reserve of a couple of rooms, and the use of a horse to go to the city as often as he had occasion.

The manor-house being in a ruinous condition, he was not the man to repair it. A circumstance in regard to his tenant is illustrative of Claudi's character and shows how, even the footman descended when he became possessed of money. The owner of the estate was entitled to be supplied with pigeons for his table, at four sous a piece, when he chose to demand them; the number was not specified as it was not to be supposed that the demand would be made to such an extent as to be any way onerous to the tenant, and not then unless he was resident upon his property. Claudi enforced his demand as a resident, though not in the manor-house. After a warm discussion the tenant gave way. Claudi became very exacting in his demand, and after warm words, the number of the birds was fixed at six per week. At first Claudi managed to

consume that number weekly, and they constituted nearly all the animal food of which he partook, except now and then a slice of bacon. At length it occurred to him that pigeons sold in the city market at more than as much again as he paid his tenant; upon which, under pretence of getting his dinner cooked in Lyons, he would remain there over the dinner hour, having disposed of the pigeons at the market price, and put a mere trifle into his pocket at the expense of his appetite. A little *potage à croute* in the city, or some similar fare, supplied his hunger during the day, and in the evenings a few crusts and a couple of eggs for supper made up the day's fare. His tenant was not for a good while aware of the trick thus played by his landlord, to add a few sous to his continued increase of money.

Claudi had an acquaintance who had often served him when he came penniless to Lyons. Many a meal had he taken at his table with apparent thankfulness. This man became embarrassed in his circumstances, but he had much more property than was needful to meet the demands upon him. He thought he might venture to apply to Claudi for the sum he required, and the miser agreed to lend it to him, with the ample security offered. This he made

a claim of obligation into the bargain, though any money lender would have done the same thing. When the day for which the money borrowed came on for re-payment, the borrower tendered two-thirds of the loan in money, desiring to protract the payment of the other third until a short time further had elapsed, leaving the security still in the lender's hand, which was worth five times the sum. Claudi would not consent for the same interest.

"Will double the interest do?" said the unlucky borrower.

"No, I will have it tripled," replied the miser.

"This is hard indeed," said the borrower, "after our former friendship."

"There is no friendship in money transactions," replied Claudi.

The terms were assented to from necessity, and when the borrower had paid back all the sum left, with its tripled interest, he related the incident, and fixed the name of l'Avare upon his friend.

Thus truly spoke Claudi's countryman, La Bruyère, "Misers are filthy souls, nurtured in dirt and avarice, enamoured of gain as noble souls are of glory and virtue. They have only one pleasure, that of acquiring, and not living.

Earnest and greedy after the last farthing of interest, full of fancies concerning the situation of their debtors, always uneasy about the value of money—such persons are neither parents, friends, citizens, christians, nor perhaps men."

The more l'Avare acquired, the more mean and greedy he became, and the more his personal appearance was neglected. He was to be found in his original habitation, before named as his den, from ten o'clock in the fore-noon, until late in the afternoon nearly every day. This place was inhabited by a miserable looking creature of a woman, clean, but half in rags. She had the inner room for her own use, on condition of keeping the outer apartment in order, and this last constituted his place of business. All who had money transactions with l'Avare, found his appointments made there. In the cold weather visitors were certain to be without fire. L'Avare would then apologise, and say for his own part he did not find it cold; he did not like cabarets, but if his visitor wished to seek one out he would not object to go with him. By this means, he enjoyed many a bottle of wine at the expense of others, to which he had no sort of objection. L'Avare was often found in his bureau, with which name he dignified his miserable room, turning over baskets of old rags, woollen and

linen, seeing if perchance there was anything better got in by accident among them, so that a stranger would little think the principal personage so employed was worth more than two hundred thousand francs.

One day as he was returning home from the city, where he had kept his horse all day without hay or corn, he came to a spot where the grass being new, the feed was good. Here he dismounted, and seated on a bank by the road side, took out some stale bread and cheese from his pocket, his horse feeding greedily off the grass close by him. His own miserable appearance was sufficient to excite the suspicion of the police, and a couple of strange gensdarmes passing at the time, thought it their duty to question him, and demand a sight of his passport. At that time every citizen was bound, if travelling beyond a mile or two from home, to carry his passport in his pocket. Claudi had not his passport with him. No excuse was available, and the unlucky man was conducted back to the city in custody. He was examined, identified, and set at liberty with a reproof for neglecting to comply with the rules of the police. He had with him at this time, concealed in the lining of his tattered waistcoat, no less than twenty thousand francs in paper, the dread of the discovery of which

tormented him beyond measure. He determined in consequence never to carry any more money about with him than was necessary for use, he therefore had recourse to his old depot beneath the floor, when he was unable to send the money to his banker.

Ever ready to act for his own advantage, if like the chamelion he put on a dozen shapes to compass it, his system of usury was continued, and only limited by the non-compliance of the distressed party to come to his terms. The bullion gods are somewhat extravagant in that way. L'Avare was solicited by a young man, the son of an eminent and rich silk manufacturer, to advance twenty thousand francs on a post obit, as his father's wealth was certain to fall into his hands, taking the chance of survivorship. He played the young man on the hook for a considerable time, and the more eager he found him, the more reluctant he pretended to be. He at first doubted whether he could raise the sum at all, and having whetted the young man's appetite, and asked him how he could imagine one so poor as himself could raise such a sum, he said he must borrow a part of it, and as he should have interest to pay for the loan, his charge must be made accordingly. The bargain was struck with affected reluctance, and

the bond was given on the following terms of consideration. If the youth's father survived to the end of the second year from the date of the bond, but not longer, forty thousand francs were to be returned for the loan of the twenty thousand, or in the proportion of two for one. If the father survived three years, fifty thousand were to be returned, and the same increase was to take place for five successive years. As it was possible the son might die first, that did not appear so extravagant a bargain, for in that case l'Avare represented he should lose all his money. The risk of a high gain was one of those chances to which the miser tribe most readily yield. Singularly enough l'Avare was paid the sum of fifty thousand francs for his loan, the father having died nearly at the end of the third year, and left half a million of francs behind him.

This success increased his penuriousness. He valued a farthing as a liberal man valued a pound. "Centimes are my seed, they grow into francs and napoleons, and then into hundreds and thousands. I am a gold gardener, I sow and gather my seed," he observed with one of his almost sardonic smiles, for as he advanced in years, he had something of the ogre

—something indescribable in the parchment that wrinkled about his mouth.

Once subdued by avarice, it is impossible ever to be free of its bonds. Almost all other vices have seen some of their devotees reform, the son of avarice never yet became penitent, but on the contrary always plunged in deeper. This passion may be best understood as that of the man who makes use of an honest or dishonest mode of getting rich, and when he succeeds, dreads to expend, but still grasping at more, ever considers himself on the verge of poverty, calling needful expenditure and generosity, alike extravagances.

One day having to receive some money, the appointment for that purpose was made at the *cabaret*, at which he sometimes went to take a glass of low meagre wine, for he would allow himself no other kind. Punctual to his appointment he came, looking ridiculous enough, for he had borrowed a pair of sabots while his only shoes were under repair at a cobbler's over the way. His scraggy neck was nearly bare, for he had unloosed his handkerchief, which seemed as if it had never been washed. His coat was pieced at the elbows with stuff so dissimilar in colour, that it appeared as if he had dipped his elbows into some liquid that had changed the

original colour of the cloth. His beard was of four days' growth at least, and his waistcoat and trousers were too threadbare and patched for the most generous of the sons of Israel to have made any bargain for them with the smallest coinage.

On his dress becoming a subject of remark, he replied that he was forced to study economy, and that the suit he had on pleasing his fancy, he did not think he was bound to consult others upon the matter; in fact he seemed a little touchy at the remark, and an apology was made in consequence, which would not have been made to a beggar better dressed than he was; but then he was known to be a rich man, and this is everywhere the most important of all considerations. One of the best French generals threatened the execution of a disobedient officer of base character, who replied, "Surely, Marshal, you would not hang a man worth eighty thousand crowns?" "And somehow or another I did not hang the rascal," observed the Marshal. Just so it was with the individual who had presumed to jest with l'Avare. He recollected he was rich, and apologised—not only that, but he counter-ordered the miser's wine, insisting upon his taking a glass with him, ordering

some superior Bordeaux, which l'Avare took with great gusto, well knowing the cost would not come out of his own pocket.

By this time the individual with whom l'Avare had made the appointment arrived, and got a rebuke for his want of punctuality. The miser got merry over the wine, and having gone aside and completed the business on which they came, the party who had paid him some money insisted on standing his bottle, of which all three partook. "Now, Mr. Claudi," observed his friend, "we must have your bottle." The miser replied, "Very well, presently, excuse me for a moment." He then slowly passed into the passage, outside the room in which they were sitting, and disappeared.

"He is gone," observed one of the party to the other; "no man in Lyons ever saw him pay for a bottle of wine above the poorest *ordinaire*, and that only for himself. He never was known to give a sou to a beggar, or to show a feeling for any human being but his better half, the money in his chest. As he waxes richer he grows more niggardly."

They then left the *cabaret* after a hearty laugh at the miser's elopement.

L'Avare, as they generally called him behind his back, in order to obtain paper on which to

write his letters, used to supply himself by begging a sheet or two of the notaries whom he was obliged to employ in his money lending transactions. He would beg a pen of one, and wax of another, and in this mode supply all his wants of that nature.

Riding towards the city one day, he came to a part of the road where a cart had been overturned, laden with sacks of haricots. One of the sacks had burst, and many of the beans remained scattered about the road. He dismounted from his horse, and having collected all he could find, which were sufficient to fill both of his pockets, he went into his bureau, as he called it, and there emptying them before the old woman, bade her boil half of them for his dinner that day, observing that it was a long time since he had had such a god-send. He was not generous enough to tender her a solitary bean. He sometimes smoked, and was as solicitous to obtain his tobacco without payment as anything else. In consequence, when he bought anything which be absolutely required, at a place where tobacco was disposed of, he would take a pretty large pinch between his fingers, under pretence of smelling it, and then say he would take it as a sample, and if he liked it, make a purchase of a quantity for his

private use. Such purchases it need not be added, were never effected.

He was now approaching sixty years of age, and every decade seemed to render him meaner and more unsocial. Nobody would have suspected in the cadaverous, thin, miserable looking man before them, as he stepped out cautiously over the rough pavement, the active *volante* of Naples in his youthful days. Never was the effect of the mental bias seen more strongly expressed in bodily appearance, than in the person of Claudi, or l'Avare, as the Lyonnese denominated him. The better qualities found in the lowest and more ignorant of the social body seemed to have taken leave of him. He became bent with age before it had advanced so far as with other people. His anxiety was a blight upon his existence. There was a withered appearance about him of which it was difficult to convey a correct idea without seeing it, arising there is no doubt from the incessant action of the narrow spirit upon a careworn body.

While he ventured considerable sums in the way of loans, taking care to have ample security, he was still conspicuous for his care about little things. If he mislaid or lost a piece of thirty sous, it rendered him very unhappy for days. His miserable lamp was not exhibited alight

but upon pressing occasions. He continually availed himself of the light of the wretched old Jeannette, the woman who kept his rooms, and lived rent free under that consideration. His bed was a turn up into an old chest of drawers, placed near his trusty "bureau," which in the day time seemed to be nothing else. It therefore was not remarked, except as an antique piece of furniture, that might have come out of the usage of the Noah family during their sojourn in the ark.

As he had no subjects for conversation but those incidents in which he had taken a part in Italy during his youth, or in France in later years, he naturally reverted to things connected with the ruling passion. He said in one of his communicative humours, that a man had cheated him out of a franc in a transaction he had had with him, and upon being taxed with it, strenuously denied the fact. "I was even with him," said l'Avare, "I got into his garden at a late hour one night, and gathered as many peaches as I sold for two francs the next day. I had a right to the second franc for my labour; I say this because I wish to be honest. I only took back my own, and the price of my trouble in obtaining it."

He held a heavy mortgage on the property of

a tanner, and at last foreclosed, and for some time carried on the business himself, through the manager for the former owner. Suspecting without any real ground that he was cheated, he parted with the concern to considerable advantage. During the time he thus exercised the trade of a tanner, in addition to his other business, he observed that when the skins came in fresh from the butcher, the tail being appended, contained several of the joints towards the lower end, which afforded a scanty portion of meat, generally stale. This he had cut out, and preserved to put into his *potage*. But as there was a hundred times more than he could use, though only three or four joints were left on each tail, he turned them to account with the dealer in food for domestic animals, who paid him a small sum for them weekly.

In the midst of his savings he was attacked by fever, and laid up in his miserable bed. He would have no medical advice. He grudged the expense of a little sago, purchased for him thanklessly by the old woman, his only visitor-companion in his solitude. He asserted that if he was to die, no physician could save him, and if he was to live, the expense would be idle, in fact flinging money away. The necessity of making a will was hinted to him by his old

companion. "No, no," he replied, "I will have no lawyers here. You will find thirty napoleons in the bureau, in case of my death, take and keep them for your trouble in looking after me. I shall make no will. I shall not want money in my coffin to keep me from starvation, and it wont then matter to me what becomes of it. I will have no notaries here."

He recovered slowly, and when wine was recommended to strengthen him, replied it was too costly to take the best, and as he took a little *ordinaire* he supposed that would do as well, only its good effects might be a little slower.

His illness made him more avaricious than before. The nutriment he took was too small in quantity, or the food itself of a nature too miserable to sustain him efficiently. He grew thinner than ever, became extremely irritable. He imagined all the world was conspiring to rob him. He had a hole cut in the door of his room, which was closed with a slide. This slide he drew back to interrogate the visitor before he touched the bolt. A sort of apprehension of violence seemed to increase upon him, but it in no way obstructed his favourite object in the accumulation of money.

On the contrary, he was more eager in the pursuit than he ever was before.

As soon as he was able to move about, he went to see some houses, the owner of which requiring money, was ready to dispose of them on easy terms. L'Avare saw that he might easily drive a hard bargain, where the wish to sell was so all prevailing, from the pressure of the circumstances in which the owner was placed. He strove hard to gain his end, and tendered his bill for them at four months' date which not suiting the owner, he agreed to pay money down, on being allowed four months' discount in consequence. This transaction paid l'Avare cent per cent within two years from the time he made the purchase, and it raised him into especial notice among the manufacturers. When money was in request, a loan from l'Avare was sought, and conceded upon terms at times somewhat hard for the borrower, upon which, on the remark coming to the miser's knowledge, he would say, "Are the dealers in silk to make large profits, and the dealers in money to starve. I know better than that; why else do they come to borrow of me?"

He determined, on the strength of those successful operations, to buy himself a new coat. The resolution, not untimely, was taken on the

recommendation of his old female companion, whose argument, he said, was more correct than one woman in a thousand ever used, namely that he would get the price of twenty such coats by it. It was true enough that had this cogent argument not been used, the old coat must still have had a substitute; it was literally rotten through age, and would soon have dropped off from him, had he not come to the resolution of getting a new one. After he had procured one, nearly as coarse and ill-looking as its predecessor, he could talk of nothing but his extravagance, and the fear he had that he should work out his own ruin.

"Now," said his old companion, "you will want a new waistcoat and buckles, to look all of a piece."

He turned away offended, and said he was certain she had his destruction in view. She was worse than her mother Eve, whose advice had cost the world so dearly. "No, no, Jeannette, I shall not be drawn into any further extravagances by your advice. You would ruin me; the new coat is sufficient. I will run out the line no further."

Thus enwrapped in self, and devoted to one low object with all his energies, he was successful in abusing the gift of riches. Every day,

even in his advanced life, was devoted to some fresh attempt, or the consideration of a new mode of increasing his store. His only idea of happiness was in the possession of an unmeasured mass of wealth, and the only exercise of virtue was, in his view, the seeking to realize it.

The monetary state of France had been perfecting under the Consulship of Napoleon Bonaparte, and credit was restored. In the vicinity of this miser's residence, his acknowledged wealth, unknown in amount, left the impress of respect, which is never paid in preference by the many either to private virtue or public service. The direction of an important part of the finances of his department was confided to Claudi, but met a decided failure; he was not equal to the task which extended beyond the view of individual interest, that of the public he could not understand. In short he had no mind, and was the creature of habit in place of reflection. He had received little education, from his youth having been passed in menial offices. This was very well for l'Avare, but something more was demanded from him when he acted for the public. In the present instance he fell back into his private position once more, no way annoyed that there were those in the world before whom, in consequence, he had greatly descended in con-

sideration. He was insensible to all such impressions.

In private, acting for himself, his old predilections ruled. He became, if it were possible, more parsimonious than before; but his nocturnal hours were wakeful and restless. He seemed, according to old Jeannette, to be unquiet all night, sometimes walking about his miserable room, muttering to himself, and troubled about his wealth. In the day, toiling and drudging for the increase of his store, in the insatiate desire of profit.

At this time money was by no means abundant, and sales of land as well as of other property were continually taking place. L'Avare purchased little else but land, unless the bargain was found notoriously advantageous. By what means he managed to obtain such bargains, and secure such returns as he managed for his own profit, was a puzzle to many. The truth was that he contrived to fish out those cases where the demand was most imperious for his money, and the greater sacrifices were made to obtain it. Here he seemed to possess the gift of penetrating into the densest obcurity. One day he went to a person who was much distressed for money, but too fearful of making an open application for it.

"I know, Sir, you have need of money. I can supply you on good security."

"This is singular indeed, M. Claudi. I have never told any one that I have occasion for money; how could you imagine it?"

"It is sufficient that I had reason to conjecture such was the case, and that I have come to tender you a loan of any amount, and that secretly, upon good security."

"The only security I have is land."

"The very best in the world, just what I prefer. You may also rely upon secrecy on my part. The money is ready upon no very heavy terms. You will not think ten per cent too heavy. Cash is scarce just now."

"I shall consider the matter and you shall hear from me M. Claudi."

"Within three days?"

"Within three days."

The man of money took his departure. The loan was negociated upon securities of much greater value than the money advanced. There happened to be an irregularity in the documents relative to the transaction which was fatal to the whole proceeding. The owner of the security had no means of returning the money, and l'Avare kept the land, nor would he sell it and hand over the balance beyond what he

had advanced. He was well aware there was no money in the purse of the necessitous land owner to carry on a long law suit on the matter, and the injured party dying while the dispute was going on, l'Avare kept the whole estate, the mortgage on which was not two thirds of the value of the land. He used to boast of this transaction, and of what he had got by it. The dishonesty of such an act never entered into his mind in the shape of a self-accusation. Indeed it was very doubtful whether l'Avare was ever troubled with a conscience of any colour at all. If he were at any time reminded of his conduct as a breach of common justice between man and man, he would reply that it was the business of every body to take care of their own affairs, and it was nothing to any other person except to profit by it, if they had played the fool with their own property.

L'Avare with his success, which in other persons tends to elevate the spirits, at every addition to his hoards seemed to be still more burdened in mind and began to grow more morose and irritable, so true it is that the miser differs in a good many points from other men. His countenance became more sallow, if possible, than before, and he was less self-indulgent, if

his previous career could ever have been justly so denominated, except in hoarding his cash. He was once more near his death by a violent cold which he caught, and when he was able to go about, he walked with a slow tottering pace, was often obliged to stop and coughed violently. All who knew him thought he was not much longer to remain in the land of the living. To the surprise of all the world, he got well again, and as age is no improver of that particular sin which most beset him, he became more seedy in appearance, and more avaricious than before, so that many people said the old miser had not been ill for nothing.

He was worth more than two millions of francs, or nearly a hundred thousand pounds sterling, besides what he had lent. In the public securities, at six per cent, this sum increased rapidly without being exposed to hazard; but he wanted to be busy himself in the increase of his store, and he still followed up that object with the same unflagging zeal as before, if not quite so active in his movements, as might indeed be expected from his age.

He got into a dispute with his tenant at the farm before spoken of, as in connection with the supply of pigeons to the manor. The farmer had borne with him patiently for a long

while. His restlessness and disposition to exact, his observations upon the treatment of this or that fence, or the cropping of certain trees of which he knew nothing, were a source of torment to the farmer, who gave him formal notice to quit. This was more than l'Avare expected, and he omitted no means of getting him to change his resolution. He became abject in his entreaties, but in vain, unless he would consent to lower the rent, carry out some necessary repairs, or pay the tenant the expence of doing them himself. Such proposals were inadmissible from requiring a money outlay, and though l'Avare was told that no tenant would take the farm unless such repairs were effected, nothing would make him consent to what was evidently so conducive to his own interest. The consequence was, that the farm lay a long time unoccupied upon his hands, and ultimately he was forced to let it at a lower rent to a tenant, who agreed to perform that which, because it required ready money, l'Avare would not himself undertake.

Probably as a counterbalance, l'Avare went from house to house complaining of his tenant, and calling him a villain who wanted to rob him. Riches torment more with their loss than they cheer with their possession, and yet

Claudi could not perceive this in the treatment of his tenant, but had to endure the evil all the same.

In his conversation with the old woman before given, under the prospect of his death, he seemed to reconcile himself to be parted from his treasure, perhaps from the conviction he could not take it with him. In general, the hour of death is contemplated by the avaricious with regret and despair. This difference in avaricious persons under similar circumstances is unaccountable. It is an inconsistency as great as that the passion itself should prey upon an immortal soul until it brutalizes it.

Claudi, though enfeebled by his illness and age, did not alter his mode of life. One chilly day he came in with his pockets full of carpenters' chips which he had picked up near a house undergoing repairs. "There, Jeannette," said he, "husband them carefully, I shall not soon get such a windfall again." He carried in his waistcoat pockets at the same time, notes of the Bank of France to the extent of thirty thousand francs. When the old woman saw them, she said to the miser who had laid them upon the miserable table in his more miserable room: "Who would think, M. Claudi, that you would fill your pockets with those vile chips while you

had so much money about you to bear them company?"

"I should not have the money, Jeannette, if I had not learned to save up chips."

"But you do nothing with your money, M. Claudi?"

"You would have me spend it, and starve. The rainy day may come, Jeannette, and what should I do without something to buy bread—hang him who has no money!"

He gave up his favourite pipe on account of the expense of the tobacco, and when the old crone recommended that he should not deny himself that indulgence, he replied: "No, Jeannette, no more to buy smoke—weigh it against the coin. It is giving money for nothing."

In this way as he got older, he contracted his expenses and allied himself closer with misery.

One morning he came in exultingly, and said he had picked up in the road, on his way from his farm in the country, a purse with two demi Napoleons and a franc. He was in an ecstasy.

"O, Monsieur Claudi, it would be worth while for me to be joyous over such a find; but for you who have so much already?"

"What of that, more is always welcome in every thing; but we will have a treat to-day,

here is half a franc, go and buy a sausage, I have had no breakfast." He held it in his hand, looked at it, and then replaced it in his pocket, saying: "No, Jeannette, no; I have altered my mind. I will go without breakfast, and add another coin to my own purse."

He was not often outwitted, but the accident did occur sometimes. He one day received a letter, duly signed from an individual, who pretended he stood in need of an advance of money and could give excellent security. The whole affair was arranged to his satisfaction; the interest to be twenty per cent. The security offered was fifty acres of land, at a place eligible on many accounts, and well adapted for an advance of a like nature. It happened that the real owner was absent in Paris, and all passed off well until it came to the time to receive the securities and pay down the money. The latter the miser intended to pay in bills on the Bank of France. This plan admitted of the authors of the roguery, if roguery were intended, being discovered by tracing the notes, and yet it would not look suspicious towards an honest man. Unfortunately for themselves, the swindlers had not foreseen such a dilemma. They seized Claudi, who too weak to resist two strong men, still contrived to make a sufficient noise to

alarm others who were near, and one of the rogues was taken; the other escaped, but without any of the spoil. Claudi who had succeeded in securing the money, would not prosecute, because he observed that it was an odd way to punish a robber, by making the robbed pay other robbers to obtain justice, and therefore he would rather put up with the good luck of escape, than lose his money another way under a different pretence.

Claudi was a man whose appetite was at one time voracious, while at another it would seem as if air were sufficient for his sustenance. When he had a voracious fit upon him, he would devour any thing eatable. He would bring home a stale rabbit, and after having it cooked by his miserable fire, would hand over the bones to poor Jeannette, to whom they were little more than a mockery, for not only did he pick the bones nearly bare, but the little meat left was sometimes so tainted that she could not get it down her throat. Now and then he would have grey peas fried in a little lard, or a dish of haricots, making what he called a *bonne bouche.* Of this delicacy, he would sometimes invite Jeannette to a share, lecturing her all the time about the advantage of economy, and how much might be saved by looking carefully after the pence.

Various were his stratagems for obtaining what he desired of a trivial kind, such as every body feels it is of no moment to part with. A half sheet of paper, a single lump of coal, provided it would go into his pocket, a piece of loaf sugar, a few matches, an old rag, pins for which he would beg, adding sometimes half a dozen a day to his stock; there was no end to the articles which he turned out of his pockets. They generally contained, indeed, as heterogeneous a collection as could be well imagined.

Limiting himself to the most penurious regimen, he seemed destined to prove on how little a man may support life to a protracted age. He was near seventy when he died, and to the last walked about very well with the aid of a stick. It was observed, contrary to the general rule, that as he grew older he seemed to become more susceptible in mind, and more affected by such incidents as before made but a slight impression upon him. He was easily moved to emotion, and tears came into eyes that in the former part of his life were ever dry. This, perhaps, was the weakness of age. He was ill but a few days, and made no will, observing that the money might take its chance, for he should not be able to look after it any longer; adding that his relations at Toulouse

knew where he was. He talked of money in his delirium not long before he expired. He had ne other subject to converse upon in life, and in death after such a life, nothing else could be expected. Whether poor old Jeannette availed herself of the advice he once gave her is unknown ; certain it was that she gave to the public officers notice of his death, and that he was buried by the municipality, according to the report of some, while others stated that a relative from Toulouse, duly apprized of his decease, took the management of affairs into his own hands.

About the middle of the last century there occurred a remarkable instance of avarice in the person of an obscure individual, named John Little, a bachelor, who died, aged eighty-four, at Kentish Town, near London. He was possessed, when he expired, of no less than twenty-five thousand pounds in different tontines, eleven thousand in the four per cents, and two thousand in land.

Other descriptions of property had been bequeathed to him by different relations in the course of his long life, and no less than one hundred and seventy-three pairs of breeches, and one hundred and eighty wigs were found stowed away, the latter in a coach house, the

produce of various legacies left him by persons whom he had survived. There were numerous other articles of wearing apparel of various kinds discovered locked up in a room, which for fourteen years before his decease had never once been opened.

This miser in very truth seemed to have believed that money was only coined to be hoarded.

A short time before his death, his medical attendant told him he should live a little better, and that he ought to drink a glass or two of wine daily. It was not without great persuasion he could be brought to follow this advice, and when he did do so, he must needs fetch the wine himself, for he would not trust any one to bring it. He insisted on being carried down to his cellar, and when the door was opened, would permit no one to enter but himself. The cellar was cold and damp. Taken from his warm bed into the chill atmosphere of his cellar caused him to take cold, and he was seized soon afterwards with a shivering fit, which terminated in his death by apoplexy.

This wretched man hated women and the marriage state, and never to the day of his death forgave a brother for taking a wife; though his near and sole relation, he at once discarded him for the offence—yet this brother became the heir to all his property.

CHAPTER V.

Job Sawtrey.—William Fuller.—Elizabeth Bolaine.—The Miser Attorney.

AMONG other examples of those whom Rowe, the poet, calls "Sour, unrelenting, money-loving villains," was Job Sawtrey, who appears to have been a native of Northumberland. He is reported to have come early in life to London a perfect stranger, destitute of pecuniary means.

Not far from Bagnigge Wells on the left hand of the road going northwards, there were some years ago several tile kilns. It was not far from them that Sawtrey frequently found a refuge for the night when he first came to London about 1780, a perfect stranger, and scarcely half clothed. He had only a ragged jacket to cover his body, an old pair of trousers full of holes, and shoes which were kept together with difficulty. His first employment, besides begging, by which he subsisted for some time, was that of collecting horse-shoe nails for the gun-makers. He had seen a man at this kind

of work, and learned from him, it was reported, the use to which the nails were applied. He commenced soon after day-break, and laboured hard before the streets became filled with passengers and carriages. In winter, he found it difficult to follow his pursuit; but he succeeded by dint of hard labour, not only in supplying himself with food, but in purchasing himself a shirt and other necessaries. He continued to sleep in the open air, and had he not seen a chance of employing himself more profitably than in nail hunting, he would not have forsaken his old quarters.

Out of the profits of his indefatigable labour he had saved about fifty shillings. But the change of the season preventing him from continuing nail gathering, he began to think he might be able to do something still more profitable. Forthwith he commenced collecting offal and refuse of every kind. He collected bones, and disposed of them at the low class of shops which deal in such articles. One day while thus engaged at a very early hour in the morning, he chanced to find a small pocket book which contained several family rings of considerable value. A reward of ten guineas was offered for the lost book, and Sawtrey hearing of it by some means, for it did not appear that at this time he could read, he

took the book to the owner, who was but too happy to exchange it for the sum above mentioned. This piece of good luck was the foundation of his future fortune. He immediately took a miserable underground apartment near Seven Dials, in summer collecting horse-shoe nails as before, and in winter lending a a shilling upon pledges to some of the poor people in his neighbourhood. The place, however, proved so damp, that he was attacked with violent rheumatism, which rendered one of his knees rigid, and caused him to walk lame ever after.

As this system of pledging was contrary to law, and the consequences might have been serious had any one informed against him, (a fact which he discovered by accident), he altered his mode of conducting business. When a silver spoon or any other article was tendered to him, he refused it at first, and then took it as a security, having procured a small printed form acknowledging the security, but not expressing the terms; so that the pledge being written in the way of memorandum, and the article being mentioned, but nothing of principal or interest, it could only be considered as a security for a private loan. What money Sawtrey made in this way is not known, but he was able in three

years to open a small place on a level with the street, where he commenced as a sort of general dealer. This place resembled an old marine store shop, except that the contents were not so various. He lived at this time upon a crust of stale bread, and a glass of water for breakfast; in the evening, a hard boiled egg, or a herring completed his meals and the day together.

It was observed that his extreme penuriousness did not appear so prominently when he was in the lowest state of poverty, as it did afterwards. His avariciousness seemed to increase as the necessity for economy decreased. After a time he removed into Norfolk Street, Middlesex Hospital, but finding this situation did not suit his trade like the neighbourhood of Compton Street and Seven Dials, he soon returned there again.

Finding he could not leave his shop empty, he engaged a lad to take care of it for him during his occasional absence on business; but having detected the youth in robbing him of two or three pence, paid him for his master and not accounted for, Sawtrey turned him away, but took no other notice of his conduct than blaming himself for trusting a lad to whom he was a stranger. His want of some one to take his place kept him constantly at home, by which

he imagined he was prevented from seeking out fresh connections, that he might make sources of profit. He had now saved a little money, but was at a loss how to hoard it. He saw an objection to every corner of the house in which he lodged. At last he thought of burying it in the cellar floor, which was the natural earth. By this time his savings had reached forty pounds. He did not imagine any one would suspect the cellar, which he locked, taking away the key. Still he was not without fear for his treasure. He had not become acquainted with saving banks, or the public funds. He was as yet a novice in relation to the money-market, and was in a constant puzzle how he could keep his gold secure, and have the business of his shop carried on during his absence.

There was in the house on the opposite side of the street, a girl of eighteen or nineteen years of age, whom he had observed sitting diligently at work, morning, noon, and evening. The thought flashed across his mind that if he were to marry this girl and make her his helpmate, he could entrust his business to her care during the day. Her industry convinced him she was just the person that would suit his views. Misers generally choose a single life, but in the present case there was a convenience sought

which overruled the inconvenience of the expense of a wife's maintenance. In due time Sawtrey contrived to win the girl's affections, and they were married. Nor was the object of the marriage on the part of Sawtrey defeated. His wife was really an economical woman, who was inclined to save money in order first to please her husband, and secondly, to provide for children that never came. She was soon able to attend to the wretched little shop, which was filled with what would have appeared to a casual observer mere rubbish ; a variety of nails and a few hinges constituted all the new goods; second-hand articles forming the bulk of the goods in which they dealt.

Things proceeded rapidly towards the point at which Sawtrey aimed, and in a year or two he entered upon bill discounting, at fifteen per cent, in which he soon made a great deal of money. This in no way changed his mode of living and thinking; indeed, he began to live closer than before; and at his wife's death, he sold his shop, and took an office in the city. This office was a gloomy place of itself, and no spider ever looked for its prey with more anxiety in its complicated web, than Sawtrey awaited the thoughtless young money borrowers on whom he contrived to fix his talons.

Behind a desk covered with papers, Sawtrey attended to business daily for some years, from ten until four o'clock. His dress was mean, his cheek sallow, and his hand unsteady, but he persevered, until informed by his medical attendants that he ought, if he valued his life, to retire into the country, or to live at least in the skirts of the metropolis, for otherwise the anxiety of business would soon destroy him. He reluctantly followed the advice given, and having realized an income ten times beyond his expenditure, he took up his residence near Charlton, and began to follow in the footsteps of the man mentioned by Valerius, who, in a famine, sold a mouse for two hundred pence, and died himself of starvation.

His breakfast consisted of a piece of brown bread and a herring, his dinner of a little weak tea. He had only one domestic, an old creature that might have sat for one of the witches in Macbeth. His clothes, now it was no longer necessary to appear in the city, were mended all over; and except a very strange looking cat, nothing living besides Sawtrey and his housekeeper were ever seen within his dwelling, the unoccupied rooms of which, day by day, and year by year, were left to fill with dust, while the furniture fell to pieces. He had little em-

ployment, for he possessed no mental resources. Now and then he would take exercise in his garden, but he never went off his own premises except to receive his dividends in town, and those he always brought home and hoarded, disregarding the interest. He would never buy into the funds until an advantage could be made by it, by which delay he was generally a loser. It is probable that the sight of his dividends for a time imparted to him a species of pleasure. He often counted the money over, which he always kept by him in hard coin, and it was seldom he hid it long in the same place.

In his house, he allowed little or nothing for necessaries. His kitchen furniture was never replaced, and when the jack for roasting the tiny morsel, divided between him and his housekeeper, was broken, it was not repaired, but the joint, let it be what it would, must be boiled in place of roasted, though, except on Sundays, meat was rarely seen upon the table.

He was always apprehensive of strangers who chanced to call at his house, as was sometimes the case through mistaking the mansion. At such times he would remove the money from one part of the house to another, under the idea that if there was danger of thieves, they would be disappointed in searching the old place.

His niggardliness seemed to increase with his age. He became a singular looking being, for he did not shave during the last three years of his life, and seldom used cold water. His sight, too, became dim. His property, above a hundred and thirty thousand pounds, was divided at his death among his next of kin, from whom his miserable old housekeeper had difficulty in obtaining her wages; faithful as she had been to Sawtrey, he did not leave her a farthing.

This individual, lowly bred, ever suspicious, distrusting everybody, recals in his miserable life that passage in an old writer, which pourtrays the genus. "They are afraid of tempests for their coin; they are afraid of their friends, lest they should ask something of them, beg, or borrow; they are afraid of their enemies, lest they hurt them, thieves lest they rob them; they are afraid of war and of peace, afraid of rich and poor, afraid of all!" Again, the miser in bed asks, "are the trunks and chests fast? the cup-case sealed? the hall door bolted? and though told all is well, the miser rises out of bed in his shirt, barefooted and bare-legged, to see whether it be so, with a dark lanthorn searching every corner, and not sleeping a wink for apprehension all night." Another old writer

compares the passion of avarice to hell, "which devours all, and never has enough."

It is almost uniformly the case that such men as Sawtrey are found to possess the lowest order of intellect. This example proves it, the ignoble nature of the man, and the passion being upon a par. Elwes exhibited the gentleman born, and the manners of one, but his intellect in like manner was low. Among Sawtrey's other savings, he would sometimes himself, and at others make his servant go out into the road opposite his house, and gather up the horse dung newly dropped, which he preserved for helping out a bed for a few cucumbers that he raised himself. He would not allow soap to be purchased, except for washing his linen now and then. To save the article in his own ablutions, he used only soft water, and in general would "dry-wipe" himself, so he phrased it. He contrived to heel-piece his own shoes and those of his housekeeper, but he complained heavily that to sole them exceeded his utmost ingenuity. He had two hats when he left off business in London, and one of them continued to be both his first and second best to the last, as he put aside the other, and would not wear it until the commoner one was worn out, which never happened, from his rarely having the heart to

put it on. In his garden he worked with his head uncovered, let the weather be what it might. "Heads," he observed, "were made before hats."

At one time his bed linen was washed once a month, but he changed that arrangement to once a quarter. He had only one fire, which was lit in the kitchen, and when the weather became cold, he always sat there knitting, for he made all his own stockings, keeping two pairs for himself, and as many of black worsted for his own servant, who was an eccentric character, but the only person that had any influence over him. One day, in consequence of his parsimonious habits, she gave him notice to quit, declaring she was nearly starved. This made him feel so uncomfortable, that he agreed to permit a stated quantity of potatoes and a little extra meat to be added to his household expenses, which did not then exceed seven shillings per week for both throughout the year.

Both fire and candle were dispensed with the moment tea was over. This being Mr. Sawtrey's favourite meal, it was taken about six o'clock, after which the housekeeper was sent to bed, while the master retired as soon as he had seen that all the windows and doors were safely secured. In this way, fire and candlelight were

saved, and sixteen or seventeen hours passed in the winter season.

The manners of this miserly man were not so unpolished as his origin might have led a stranger to expect. There was nothing rough or uncouth about him, but his desire for gain was insatiate. After his retirement, he was one day in front of his house near a pear tree which happened to be loaded with a remarkably fine crop. A gentleman and his family were passing at the moment, and stopped to admire the fruit. "That is the finest fruit I ever saw; I wonder what kind of pears they are?" remarked the lady.

"They are jargonelles," said Sawtrey, who overheard her.

"Indeed, they are very fine, and well flavoured I dare say."

"That I can assure you, madam, they are as good as I ever tasted."

"Do you sell them?"

The question was at once perceived as likely to turn to a profit. "I will sell them at a cheap rate compared to Covent Garden prices. I advise you to taste one, Madam."

The miser handed her one, and she offered a price for all upon the tree, which at once insured their disposal. Sawtrey had made his

breakfast for several mornings from these pears, but the chance of turning them into money was not to be resisted. So he sent away the pears, and ordered that a herring, which he calculated was equal to the cost of two pears, his breakfast allowance, might be bought for him instead; and then he made the herring serve for twice, until the fruit season was over.

He was never known to give away anything. "Giving," he used to say, "is only good to stop a robbery, or get a profit upon." He gave up his single horse carriage, after he left the city, having kept it only to appear upon a par with others in the same line of business, and thus seem equal to the best of them in the eyes of his customers.

One story more of him; he gave half a guinea in place of sixpence to a boatman to cross the Thames some distance below London Bridge. He was so annoyed at it, that he actually walked the sixpences in the half guinea by going over the bridge, and it was not till after his twenty journeys that he took to the ferry-boat again!

At Abingdon, in Berkshire, in 1705, was born Mr. William Fuller, afterwards a banker in London. He was the son of a farmer, and one of twelve children. He was apprenticed to a school-master, and served out his term. He next

became an assistant, and finally opened a school of his own in London, in the vicinity of Bishopsgate. There he got only two pupils at first, but succeeding somewhat better after the lapse of a little time, he married an agreeable lady named Wellingham, with a fortune of a thousand pounds. He then removed into Lothbury, where his school increased, and in addition he attended as an out-door master at some of the boarding schools in the vicinity of the metropolis. Several children followed upon his marriage, four of whom lived to be of age. He articled his son to a Quaker in Lombard Street who carried on the business of a banker, and the youth having mastered the business, in connection with his father, about 1758, commenced banking himself, in concert with Mr. Welch, who retiring in about seven years in order to join a Mr. Rogers in Lombard Street, left the father and son sole partners. The elder Fuller carried on his school until 1765, and attended scholars as usual, both at home and abroad. At the school, however, it was too obvious that his attention was diverted from his duty by the bank, for he was observed to be absorbed at times in pecuniary calculations. In 1796 his son died, and out of his share in the business left his father a hundred and twenty-seven

thousand pounds. His youngest daughter married a tanner in the Borough, and died in 1800. There only remained two sisters, to whom his enormous fortune was bequeathed, with the exception of a few legacies, not exceeding two thousand pounds.

Avarice was the leading feature in this man's character. He not only deprived himself, but even those around him of the conveniences of life. He left one nephew a legacy of ten pounds, because that nephew was, in his opinion, sufficiently provided for by the charity of six persons, who allowed him only a guinea a week among them, upon which he lived. To another of his brother's children, who had served him faithfully as a clerk for thirty years, after promising him advancement in his life-time, which to his dishonour he never fulfilled, he bequeathed fifty pounds!

He lived with the utmost frugality, spending all his time in endeavouring to amass wealth. He resided at Ponder's End, going backwards and forwards in all weathers on horseback. His plan was to ride to London one day, and return to Ponder's End the next. He caught a cold at last in an easterly wind, died, and was buried in Bunhill Fields.

It appears that he bestowed little or no at-

tention upon the education of his own children, while he educated others, so that their mean and grovelling habits, when they had grown up, excluded them from refined society. He was implacable against his youngest daughter for marrying without his consent, and did not leave her or her children one shilling.

His conduct, with all this meanness, was not without a certain degree of reliance on good works, no doubt with that inconsistency which has marked many similar characters. He is said to have given away, while he thus neglected his own family, no less than thirty thousand pounds for educating young men to the ministry of religion, and to support superannuated ministers; five thousand to the indigent clergy of the Established Church, and two thousand to the Baptist Fund. But none of these charitable acts were performed until he was nearly ninety years of age, when perhaps a reflection upon the enormity of his miserly habits produced some religious scruples, and wrung these gifts from him. He attempted authorship in behalf of Calvinism, and defended Mr. Wilberforce. He attacked Mr. Belsham, but never published his pamphlet, which was remarkable for a vigour of mind that at ninety-four years of age is rarely exhibited. Yet all this religion did not change

his conduct. He accumulated his money by sordid habits, sacrificing social comfort, and depriving his children of the commonest indulgencies for one of his rank and fortune. From one to whom so enormous a sum as six hundred thousand pounds was entrusted, something more was required in the way of domestic as well as social duty. He was ninety-five years old at the time of his decease, in March, 1800.

Mr. Fuller was a type of a distinct class of misers, not at all rare in a less circumscribed sphere of action. With such, the means are the end, and those who aid in obtaining their object are treated ungratefully; family ties and duties go with them for nothing. The respect which mere wealth inspires in the vulgar minded, is nevertheless powerless to shield the conduct of misers from just censure. Fuller's character, though not so mean as Elwes' in so far as personal indulgencies were concerned, was more niggardly in regard to others. Elwes would pay the expenses of another person, while he would stint himself. He was affable and polite in manner, and caused no family suffering from his avarice. It would seem, indeed, as if the miser genus admitted of as many varieties as some of those which the students of

natural history tell us are only distinguished from one another by a shade of colour, or the slightest dissimilitude of form.

The influence of avarice upon the mind blights every human affection, and in some cases renders the social position of conjugal life painfully ludicrous. Husband and wife cease to be "one flesh," and humanity waxes cold before the chilling influence of gold. A remarkable example of this kind occurred in 1827. A Mrs. Tomlinson, in the Midland counties, separated herself from her husband, and lived in a state of extreme penury, incessantly employed in the work of accumulation, during which she nearly starved herself. As her husband had some claim upon her legally, for if he had not he would never have received a farthing from her, she made him, pleading her poverty, an allowance of five shillings per week. On her decease, in a state apparently of great destitution, she was discovered to have been mistress of thirty thousand pounds. How it was disposed of there is no account extant.

As recently as the passing year, there died at Lattinham, in the department of the Pas de Calais, in France, a widow named Dezé Roche, aged sixty-six years. She lived apparently in a state of great poverty, and according to the

opinions of the medical men who saw her, the malady which caused her death was starvation, brought on by her extreme parsimony. In making an inventory of her effects there were found nine or ten handsome dresses, a silk shawl, and one hundred and sixty chemises, although she herself went about in miserable rags. Upwards of a thousand francs in old copper coin and crown pieces, were discovered hid in different places, besides which she left land valued at twenty thousand francs, and above four thousand francs in value of other property.

The grossest hypocrisy is often the accompaniment of avarice. In the seventeenth century lived the notorious miser and usurer Audley. He began the world in 1605, with two hundred pounds, and left four hundred thousand at his death in 1662. He was originally employed as a clerk at six shillings per week, and acquired a sufficient knowledge of the law to cheat his neighbours without violating it. He purchased up bad debts, and there is a story told that he accommodated a man with a loan, on condition that he should pay him one penny on the first day of twenty consecutive months, or pay a sum of five hundred pounds fine. The debtor continued to pay the pennies in place of paying the five hundred pounds fine, until he found

he had to pay Audley between four and five thousand pounds, upon which he preferred forfeiting the bond, and paying the fine. Audley's life, as described in a very rare pamphlet, was one continued course of knavery, or rather villainy. This tract, which shows him to have been a consummate scoundrel as well as miser, is entitled "The way to get rich, after the practice of the Grand Audley." Though a miser and a cheat of the most notorious kind, he yet affected to be an exceedingly religious character.

Another remarkable example of avarice was that of Elizabeth Bolaine of Canterbury. At an early age, she exhibited a remarkable passion for accumulation. When young, she is said to have been handsome, and not without a full knowledge how to set off her charms to advantage, by those arts to which the most vain of her sex have recourse for that purpose. Her manners were agreeable, and she attracted several lovers in the earlier part of her life, although she became afterwards neglectful and slatternly in her person, and so sparing of expense as to be a proverb throughout her native city for her frugality. She possessed talents of no mean order, and being well connected, had every social advantage in her favour; but nothing could preserve her from the passion of avarice, which

she displayed to an extraordinary degree, together with the meaner tendencies which attach to it.

She was the daughter of Mr. Noah Bolaine, a respectable apothecary of Canterbury where she was born in 1723; thanks to her father she received an excellent education, which rendered the tendency of her mind the more extraordinary. Mr. Bolaine left a son behind him, as well as the subject of this memoir, and at his decease bequeathed fifteen hundred pounds to both of them, and a life interest in three thousand to his widow; which sum was to be equally divided between his two children at her death. The mother having five hundred pounds of her own when her husband died, bequeathed it to her son; but Miss Bolaine, mortified at the partiality thus displayed, forged her mother's handwriting, and transferred the property to herself. This incident, which was only made known to very intimate friends by her brother, produced afterwards a coolness towards her which she never forgave him, and attempted to revenge. Having been confined to his room by a fall from his horse, and wearing his arm in a sling, she one day entered his chamber, and securing the door after her, attempted to stab him, but missed her aim, vowing vengeance

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Mr. Bolaine was as much respected as his sister was detested. He married Miss Farnham, sister of the Countess of Denbigh, by whom he had one daughter, remarkable for personal attractions. On the death of Mr. Bolaine, his widow hoped that her child might benefit by keeping on good terms with her aunt, who, on her part, testified an apparent partiality for her niece. Of a timid disposition, though a favourite as far as any one could be with such a woman, she was so tormented by her caprices and ill usage, that she died in the bloom of her youth, deeply regretted by all who knew her.

Yet the father of this poor child had frequently sent meat from his own table to the sister, who afterwards attempted to murder him. His presents were designed to render the situation of his mother, who resided with her avaricious daughter, more comfortable, though Mr. Bolaine was never fully aware of the extent of his parent's

sufferings. The inhuman daughter took away the meat so sent, and locked it up until it was not fit to be eaten, while the poor old lady was nearly starved; after her decease only a few musty beans were found in the house.

This affectionate mother was even suffered to feel the pangs of hunger. She once procured herself a mutton chop, which she was cooking, when her daughter made her appearance, and snatching the half broiled meat off the gridiron, stamped it under foot, uttering frightful imprecations upon her to whom she owed her being.

That she was void of feeling, as the children of avarice generally are, may thus be seen; but to this vice she added treachery. She had a friend whom she aided in bringing about a clandestine marriage in direct opposition to the will of the father of the young lady. Yet as soon as the ceremony was performed, she started off to the father and advised him not to bestow a farthing upon his daughter after such astounding disobedience. The father did not take the brutal advice.

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natural history tell us are only distinguished from one another by a shade of colour, or the slightest dissimilitude of form.

The influence of avarice upon the mind blights every human affection, and in some cases renders the social position of conjugal life painfully ludicrous. Husband and wife cease to be "one flesh," and humanity waxes cold before the chilling influence of gold. A remarkable example of this kind occurred in 1827. A Mrs. Tomlinson, in the Midland counties, separated herself from her husband, and lived in a state of extreme penury, incessantly employed in the work of accumulation, during which she nearly starved herself. As her husband had some claim upon her legally, for if he had not he would never have received a farthing from her, she made him, pleading her poverty, an allowance of five shillings per week. On her decease, in a state apparently of great destitution, she was discovered to have been mistress of thirty thousand pounds. How it was disposed of there is no account extant.

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fashion, when Miss Bolaine was discovered to have produced all the external appearance of the hoop petticoat by a few strips of cane, confined by common twine, and covered with one of the blue aprons used by her father in his business as an apothecary. Among her other arts to save, she induced her suitors to defray the expenses of her different entertainments, which she called "treats." One of these is worthy of record. Being a visitor at the house of a lady in town, she happened to attend a Lord Mayor's ball, and there won the love of a Captain E—, who hastily offered her marriage; but she was too wary to accept the offer and resign her liberty. She preferred accepting his presents and keeping him at bay. Finding entreaties vain, whether he sought her person or her fortune, he persuaded his brother to aid him in enticing her into a coach, and ordering the driver to go on to the Fleet, where in those days the marriages performed were deemed legal. He insisted she should then and there marry him. She became alarmed, and flatly refusing him, insisted in her turn on being driven home. The dispute ran so high, and she became so vehement and vociferous, that the passers by interfered, and she was rescued. The Captain not more mortified than astonished at her in-

consistent conduct, took a French leave of her, fortunately for himself.

She had a second offer from a gentleman of Faversham, in which the temptations of a coach and four was offered to gain her; but she disregarded a promise she made and jilted him. Her next lover was a gentleman from Canterbury, who contrived to win her affections, and she gave him a bond for two hundred pounds, which she was to forfeit if she did not keep her promise; this was the best proof which could be given of the strength of her affection for him. She took every artful step to prove to him the reality of her love, and even simulated jealousy for that purpose. She objected to his attending a ball given by a general officer then stationed at Canterbury. The true reason was that the story of the hoop petticoat had got wind, and she did not wish to be mortified, so she requested the favour of his company to herself for that evening. He pleaded his engagement to attend, and the more he argued for it, the more she vociferated against it, until she declared if he went she would die at his feet, for she was persuaded some other female had attracted his attention. The poor dupe mistook her wary rant for genuine affection, and while deliberating for a moment whether to comply

or not, she drew out a knife not over keen and struck it against her thick whalebone stays, which she well knew were not easily penetrable. The lover seized her wrist, and in the scuffle drew the knife through her hand, cutting her so severely that the assistance of a surgeon was immediately needed.

The pair were now reconciled for some time, and she having fixed the day and even the hour for their marriage, the lover in the weakness of his passion, gave her up the bond. The minister was in waiting, the poor deluded bridegroom in attendance, but the bride was waited for in vain by him and a crowd of spectators. The bridegroom who was a limb of the law, and overwhelmed with mortification, left Canterbury, his heartless mistress not concealing her enjoyment at outwitting a lawyer.

Miss Bolaine lived at Westgate Court as a boarder, after the death of her mother, at the recommendation of a gentleman of fortune named H——d, about forty years older than herself. Here she pretended an affection for him, and matrimony was once more contemplated. The bridal dress was purchased, as well as a chariot; but she demanded that her lover should settle the whole of his fortune upon her, and on his refusal she declined to marry him, but

agreed to live with him as it offered a prospect of sparing her pocket. He had a family, and she was not therefore a welcome guest, and quarrels ensued, upon which he took a large house for her, and spent there the larger part of his time. At length upon his objecting to a meal she had prepared as being too scanty, and not very tempting to the appetite, she in a violent passion pushed him down stairs. The consequence was, that being ill, his family were indignant at the circumstance, and he was never suffered to return to her. Upon this she threatened an action, damages two thousand pounds; but it was a mere threat. At his decease, the man she had so ill treated bequeathed her fifty pounds and a chariot. She, on her part, sent in a bill for an enormous amount of charges against him; but the attempt to extort money from his heirs proved abortive.

Miss Bolaine continued in the same large house, and contrived to turn it to account. A friend whom she invited to accept accommodation at her house, while his own was repaired, found an extravagant demand made upon him, though he had paid the whole housekeeping while he was with her; moreover she enforced payment. She appeared to have changed her mode of life, and to have kept at this time a

couple of servants. One lived with her seven years without wages, enduring great hardship; another, not inclined to be starved with hunger and cold at the same time, lit a fire and helped herself to food. Her mistress swore furiously at her, and shutting the door of the kitchen, and seizing a pair of scissors declared she would stab her, but the poor girl made her exit through the window. She then appealed to the law, and was successful in her suit against the virago into whose service she had entered, and in whose house she had been so ill treated.

A person of the other sex, a Mr. B——x, paid Miss Bolaine several visits, and she consented to live with him, and when there was any occasion to adopt his name. He suited her exactly, could wash, iron, sweep the house, and eat a mouldy crust, or tainted meat, for he too was a miser. He invented a new species of very economical fuel which much recommended him to her; but he was never allowed to stir the fire except in her presence. In making this fire, he placed cabbage stalks from the garden, and old boughs of bushes between grass turf, laying the latter stratum super stratum, so as to prevent the consumption from being too rapid. The produce of the garden was sold, and Mr. B. was the gardener, working in

rags with a greasy nightcap upon his head. Miss Bolaine only permitted him to eat the decaying fruit. A neighbour who had shown her some civilities, received from her in return part of a blighted gooseberry bush, which generous gift she threw out of doors upon seeing her approach the next evening. Miss Bolaine was offended, but still persevered in her grateful returns after her own notion of them, and invited the whole of her neighbour's family to eat fruit with her. On entering her house they were shown into a dirty room, in which stood a large basket filled with decayed fruit, which being disdained by the visitors, they were told they were too dainty, and did not deserve her favours. Yet with that inconsistency which distinguishes misers, the same family was invited on the following year to range the garden, and eat of what fruit they liked best. Mrs. B., alias Miss Bolaine, observing that they gathered the largest strawberries rather freely, informed them that a snake had been seen among the fruit the day before. The visitors as wary as their hostess replied that they did not mind snakes.

The same neighbour being invited frequently to tea on Sunday, went once of her own accord, and was asked why she had not sent word of

her intention. Her cool reception induced her to go away; but Mrs. B., alias Miss Bolaine, pursued and made her return. She did so, but observed that the tea kettle had no cover, and the bellows no nose, and that smoke and dust were blown into the water in such a quantity that it was not potable; while the butter too, which was declared excellent by the donor, was too stale to swallow. This neglect of the food might have passed with the donor of the feast, but her dress was criticised too severely by her guest. Being in mourning after her own fashion, she wore a black petticoat, a light jacket bed-gown, covered in needle work with frogs and similar things, too ridiculous not to excite laughter. In this way there originated a coolness between the lady and her friend.

Mrs. B——x, as she called herself, volunteered to knit stockings for neighbours and friends, and sometimes tendered them assistance with her own hands, but was unluckily detected in charging three farthings an ounce more for the worsted than she had actually paid for it.

At length the worthy pair, Mr. and Mrs. B. as they were styled, determined to set up a carriage, which the owner appears to have painted and decorated himself. A couple of cart horses were purchased, and a left off suit

of drummer's clothes formed the coachman's livery. The coachman was said to have been a mendicant. The expense of keeping the vehicle was met by letting it out occasionally for hire. The owner himself and his partner together fed the horses themselves; but upon a scale so moderate, that the animals could not have been excelled in leanness by Pharoah's attenuated kine. These cattle cost their owners thirty pounds the pair at Sandwich. So fearful was he of suffering the news of his purchase to transpire, though made with his own money, that he had the intelligence broken gradually to the lady. She was at St. Lawrence, fifteen miles from Canterbury. Setting out for home, and finding him not yet come in from Sandwich, she vowed vengeance, and the quarrel ended in threatening to throw herself into the well; but he overcame her anger by proposing to let out the carriage, and handbills were at once printed to that effect.

A house at St. Lawrence, Thanet, was kept by them for letting during the summer, and at other times was occupied occasionally by themselves. They once asked a friend to accompany them, and he was highly diverted. A large haystack was observed by the lady near the road. Her companion descending from the box,

went and drawing out some hay offered it to his horses, at the same time asking the price. He drew out another batch, smelled it, and gave it to his horses; this constituted their breakfast, which had not been given them before they set out. They then drove onwards, but bought none of the hay. They used to set out on these jaunts with a childlike pleasure—the lady surrounded on one occasion with pickle jars and glasses, a warming pan and gardening tools, as well as a ladder placed on the roof of the vehicle; before they had gone far, all gave way and fell. Some of the spectators assisted to replace the fallen things, others passed jokes upon them, declaring the horses would die of starvation upon the journey, while the lady employed herself in scolding the jokers until the carriage moved off, followed by huzzas from doors and windows, and a crowd which followed them to the North Gate. They had scarcely got to Sarr, when, as the mob had foretold, one of the horses dropped down dead. There they sold the living horse, and disposed of the chariot itself for eight pounds. They walked to St. Lawrence, taking the chance of a lift in any kind of vehicle. The method the lady pursued in her journies to London was the same, or else she took the waggon; but in general that

was thought too extravagant. Her refreshments were usually taken under a hedge. She carried provisions for the purpose, accompanied by a little gin, or as she called it, *nig*. She availed herself of the alms-house at Rochester, where a bed, a breakfast, and fourpence were given to poor travellers who applied for them. She was also ingenious enough to carry letters from people to their friends, with whom she made a sufficient acquaintance to procure something to eat on the way, as a lunch or a breakfast. She was known to go and return from London spending no more than a shilling. Her wretched appearance made the master of a Gravesend boat take her there for the promise of a pint of beer, which at the end of the voyage, from her wretched appearance he refused to let her pay. She allowed Mr. B. a scuttle of coals and no more when she went to London, advising him to keep in bed until she returned.

At one time this couple used to go and bathe in a retired place together, the old man carrying a stable rug for the lady's bathing dress, which they afterwards concealed near the spot for future uses. He was a miser, but still not so complete a miser as herself. Once he bought a cask of spirit for their mutual solace, for which

she abused him, and having purloined ten quarts, accused him of buying a cask well nigh empty. She threw the cask at him, and never suffered him to taste of that she had extracted, as she said, "to have it handy." As the old man increased in years and infirmity, she grew more cruel towards him. He had been foolish enough to make over to her all his property. During his latest hours it is said she fed the poor creature upon cow-heel broth. She drew the bed from under him before he was dead, and when he was a corpse, the marks of her nails were visible on his face. When he was dead she locked up the body, and setting out for St. Lawrence, secured the property there, and on her return ordered the bell to toll for him.

When the coffin was brought, she would not let the undertaker's men put it in, but said she would do it herself. They, in consequence, managed to peep into it afterwards, and found the body there, but naked, she having abstracted the shroud to make herself an under garment. No preparations, in accordance with the instructions contained in his will, were made for his interment, on account of the expense, and being placed for a little time in the church, his relations interfered and buried him agreeably to his

desire; but Miss Bolaine, as she must be truly styled, had all his property by the instrument he had executed in her favour during his life.

This miserable woman never paid for anything it was possible to avoid paying for, and she ordered things of a relation who had expectations from her, and knew would not trouble her for money. Thus she got what else she must have ordered from an undertaker, converting the gloves and hat bands to her own private use. She borrowed a mourning bonnet for the occasion, and never returned it.

The will of this dupe of Elizabeth Bolaine was singular. He had ever treated her with consideration, and her return towards him has been seen. He left his property in trust to this vile woman in favour of her niece, Anne Bolaine, cutting off his own son with a shilling. This will, the contrivance of Elizabeth Bolaine, involved her sister-in-law in many difficulties. Mr. B——x had once been a bankrupt, but his creditors had refused to sign his certificate, so that at his decease claims were made upon his property, when Elizabeth swore she had no legal title to his name. She had forgotten that she had before sworn she was his wife, on imprisoning his son for abusive conduct towards

her. She also cheated him of property, soon after which he died.

She had the imprudence to receive £300 at the India House as widow of Mr. B——x, and fearing the consequences, sold her property, £8,000, out of the funds, concealed the money about her person, and left London in a Gravesend boat. Looking like a beggar, no one would think of robbing her; but the wind being a little fresh, she would not again tempt the return by water. Fearing Mr. B——x's creditors, she thought at one time of settling in France, for on taking legal advice she was told she had better declare the truth as to Mr. B——x, or she might run the risk of the pillory. She then made over her property to her niece, and the creditors gave over the pursuit. Her niece restored her the money. This niece going with her mother to visit Lady Denbigh, once left their house shut up. Miss Bolaine being obliged to quit her own house, took possession of it, let it out in lodgings, paid no rent or taxes, and held possession of it two years and a half. After that she occupied a small miserable habitation which she had not the heart to repair. She caught the rain in dishes in her bed-room, and that served her to drink, for she never required it for any other purpose.

She used to carry her bread and butter to a shoemaker's shop, where she procured hot water for breakfast gratis, and if it was winter, sat there over a pot of coals till dinner time. This man became ill and distressed, but she was only liberal to him of her company. He lent her books, of which she was fond, and delighted in reading accounts of misers, as if they were admirable models for herself. When she had no longer this resource, she would try for a chance dinner by popping in at some home where she introduced herself with "one volunteer is worth two pressed men." Her cooking utensil at home was a child's chair-pan, not large enough to boil a whole apple pudding at once, but being narrower at the bottom than the top, she would turn the pudding, when one half was dressed. In the same cooking apparatus she boiled a steak or a chop.

She was always punctual in her attendance at religious worship. After partaking of the Sacrament on a particular occasion, the clerk having overlooked her, presented the plate for alms as she was leaving. She told him it was no matter, as she could give something to the poor people as she went along. Thus she evaded the request.

She drank tea out every day, having one day in the week for each particular friend. Not being asked to supper, she complained she was sometimes so hungry in the night that she was obliged to get out to eat, and though water was her only beverage at home, she never refused good things abroad. When presents were sent her, as was frequently the case, she grudged using them, and they were left untouched. She was never known during forty years to purchase an article of apparel but once, when being presented with a new gown by a tradesman of Canterbury, she told him she should buy one in gratitude, which she took away, but for which she never paid.

She contrived to obtain vegetables in the way of presents, hinting, in such cases, that she would remember those who remembered her. Candles she rarely bought, generally contriving to borrow a lanthorn, which burned long enough to light her to bed, sometimes from economy she put it out when she had got a little way towards home to save it. Her luxury was a mutton pie now and then, of which she would cut off the crust, and put a new one on, then a second one, and even a third time over the meat, which before they were eaten off was tainted. She manufactured her own matches, begging

the brimstone, and in the same way obtained her snuff. She tried to compound for her doctor's bill, and would pilfer sugar, or needles, pins, pens, or paper, and even is said to have purloined a pound of bacon; she was caught, and treated the matter as if intending to purchase it. She was dishonest, for she was once overpaid ten pounds at the bank, and refused to restore the money. There were witnesses to the overpayment, yet she entreated to have the sum mitigated, and actually got off with payment of eight guineas and a half, and a sharp reprimand.

Miss Bolaine had a friend in whose company she was when she stole several pounds of mutton, and being told of it, she threatened to kick her, and said if ever she spoke of it, that she would cross her friend's name out of her will. This female friend was twenty years the dupe of her selfishness. She promised to lend her a sum of money on going into business, and then at the important moment disappointed her nearly to her ruin. She never felt shame for acts of dishonesty, though she was hissed out of sale rooms for her little paltry thefts. Scraps that had fallen from table-cloths in inn yards she was sometimes seen to collect.

Where she was known she would refuse

charity, and alms proffered by Prince William of Gloucester, at Canterbury, hurt her pride. She called him an impudent saucy fellow, and walked quickly away, though unseen she would have taken the smallest crumb.

She once lost her pocket-handkerchief, which was such a mass of filth that it was thrown away on a dunghill by those who found it. Nevertheless she did not disdain to search for the precious article, and replace it in her pocket. She also found a child's hat thrown on a muck heap, which she picked up and wore for a considerable time.

She once, and only once that it was remembered, offered five shillings to a lying-in charity, on condition that the person who solicited her should attend her in illness gratuitously. The answer was a direct refusal, when she pocketed the money again, and to get rid of the applicant, began sweeping the room that the dust might drive her away.

Elizabeth Bolaine had attained her eighty-third year, when on the 5th of June, 1805, being at tea with a friend, she complained of indisposition. She was assisted home, and requested to take a glass of wine, to which she replied she had none, though she had four dozen and a half of excellent Madeira in the house at the time.

Her friend instantly sent to her own house for some, which was given to her, advising her to have some one to pass the night with her, which she declined, there was little doubt in consequence of the expense of the candle.

At noon the next day, although the key was in the door, no admittance could be had at her dwelling. The neighbourhood was alarmed, and, on forcing an entrance, she was found lifeless, with a part of her clothes on, and a crust of brown bread on the floor, which had evidently fallen from her hand. Thus died this miserable wretch, an example how far one of the worst of vices may be carried. A jury was impannelled, and brought in a verdict "died by the visitation of God."

With her miserly propensities there were connected vices seldom found in misers in general, who regard only accumulation. She possessed besides the lust of money, deep artifice, base treachery, the blackest ingratitude, meanness, cruelty, and a total disregard of female honour.

She bequeathed her property with the same disregard to feeling and the dictates of humanity, which marked her through her whole career. Her age was as abandoned in feeling as her youth had been. No generous impulses were ever visible in her conduct; all

was dark and vicious, and grew darker and more vicious as life advanced. Yet her relatives appear to have lived and died the reverse in every respect of herself.

This wretch left twenty thousand pounds behind her, which, in place of bequeathing to relatives or friends, she left to a prebend of Canterbury, with whom, when she made her will, she had only been acquainted a few weeks. Some small legacies were bequeathed besides; namely: a hundred pounds to the Kent and Canterbury Hospitals, five guineas to Mr. H—— of Canterbury, five to Mrs. N—— of London, five to a relative at Dover, and about a dozen one guinea legacies to persons who had fed and served her, some for ten, others for twenty, thirty, and forty years.

Mean and contemptible, and wicked in life, she exhibited in death the weakness of a little mind. She would fain have a fine funeral. The bell was to toll one hour over her vile remains. A hatchment was to be displayed. She was to have a noble monument, and the interment was to be conducted on an expensive scale. Yet not one person donned mourning upon her account, nor even put on black at the celebration of her obsequies, except the officials. Her funeral was a scene of the greatest uproar,

the populace being with difficulty restrained from indignant outrage. The church doors were forced, and during the funeral ceremony the spectators insulted her memory with jeers, denunciations and execrations, their conduct much resembling that of the inhabitants of Islington at the funeral of a miscreant, if possible more contemptible.

Two sharp letters were written to her by a Miss Burgess, who knew her for many years, and remonstrated with her on her course of life. The lady having quoted St. James, received the following answer. "I have lit my fire with your epistle, and I read St. James before you were born."

In the second letter, Miss Burgess wrote regarding her nominal husband, then upon his death-bed, and her usage of that unhappy man when near his end. "I may say with safety, that you debarred him of every necessary of life —for, poor soul, he was like a hog in his stye, and flayed alive for want of linen; his food hog-wash, and no better: the liquor of cow heel, a cordial for a dying man! He told me he was beaten more than all the children in Northgate; the poor creature begged for mercy at your hands, and could not obtain it, till I got into the room. He told me in your presence he

wished you would bury him alive; that he was afraid you would be the means of his losing his soul, your principles were so diabolical."

Perhaps there is no instance in which, conjoined with the love of money and the passion of avarice, so much of what is base in character, (unconnected with mere accumulation, and foreign to that vice, when carried to excess,) has never before been found on record of the character of woman.

Johnson, in his Valpone, makes the miser say:

Riches, the dumb god, that giveth all men tongues
That can do nought, and yet makest men do all things!
The price of souls! even hell with thee to boot
Is made worth heaven! Thou art virtue, fame,
Honour, and all things else!

CHAPTER VI.

Guy, the Miser of Cornhill.—Stephens.—Miser Differences.—City Nash and his Nephew.—Clement's Inn Miser.—Roberts, the Miser.

THE name of Thomas Guy has long been upon the list of misers, and it cannot be denied that he merited the title. It is just to regard him as a man who saved money solely for the sake of its possession, for he was not like the well known Guyot of Marseilles, about to effect a benevolent object, for which he submitted to severe personal deprivations. He did not seem ambitious on the other hand of leaving a great name behind him. It is true odd men do singular things, sometimes for the sake of notoriety. A man set fire to the temple of

Ephesus to obtain renown, and Empedocles sought for it in the burning crater of Mount Etna.

Thomas Guy, the elder, was a lighterman and dealer in coals upon the river Thames. He also carried on business at Horsleydown. The miser was his only son and when the father died, was about eight years of age. The lad was apprenticed to a bookseller named Clarke, in Cheapside, in 1668, and sworn in of the Stationer's Company, in 1673.

Guy began his trade at the corner house between Cornhill and Lombard Street. He had observed that the English Bibles were very badly printed, and entered upon a plan to get them printed better in Holland. This traffic was considered detrimental to the interests of the Universities, and to the monopoly of the king's printer. The latter contrived to seize the Bibles before they arrived at their destination. At last Guy made a contract with the monopolists, and soon drove a lucrative traffic in the sacred volume.

He seems to have been a man who gave himself up to trade as if he had no soul to be saved or lost. He dined behind his counter, a newspaper serving for his table-cloth. His dress was negligent, and he was careless of

appearances. Queen Anne came to the throne about that time, and England being involved in war soon afterwards, he trafficked in seaman's tickets, and by them laid the foundation of his fortune. He was no exception to the general run of misers. He kept one servant girl, and had agreed to marry her. A day or two before the ceremony was to take place, he had ordered the pavement before his door to be mended up to a particular spot, and then left home on business. The girl observing a broken stone beyond where her master had pointed out, directed the workmen to attend to it. They informed her Mr. Guy had not authorized them to go beyond a particular spot. She bade them do it, notwithstanding, no doubt in the certainty of soon becoming his wife. "Tell Mr. Guy I bade you to do it, and he will not be angry." Poor girl, she soon learned, to her cost, how dangerous it is to tamper with a miser's pecuniary affairs. Upon his return home, he was so angry at finding his order exceeded, that he would not marry her. He broke off the match, and determined to give his money to some public charity.

Three wards on the north side of the outer court of St. Thomas's Hospital, were built by Guy in 1707, and he gave a hundred pounds a

year for eleven years to them, before he erected his own hospital now known as Guy's.

It was three years after this that the debt of the navy was increased several millions, and the South Sea Company, by Act of Parliament, was to receive as subscriptions the several sums due to the public creditor by the crown. Guy had some of these on his hands, and he subscribed them to the Company, to receive in return an interest of six per cent, until Parliament should discharge the debt. In 1720, he possessed forty-five thousand, five hundred pounds in South Sea stock, which rose at length to one thousand and fifty per cent; and he, warily reflecting that this enormous rise was owing to the management of some of the leaders and superintendents, sold out at three hundred per cent profit, and continued so to do until it rose to six hundred per cent, when he disposed of all his interest in the Company.

He sat in Parliament several years for the borough of Tamworth, which was his mother's birth-place. There he founded alms-houses for fourteen men and women, together with a library, and other charities. The people of the town, however, seem to have regarded these benefactions very slightingly; perhaps they did not like the man, for they voted for an opposing candidate.

Afterwards it appeared that they repented of their conduct, and offered to become reconciled; but he declined to sit any more in the House.

He was in his seventy-sixth year, when he determined to found a hospital to be applied to the cure of sick and helpless persons. In consequence, he took from the managers of St. Thomas's Hospital a lease of some ground opposite that building, for the term of nine hundred and ninety-nine years, at a ground rent of thirty pounds. The houses upon it were removed in 1721, and the hospital soon after built. It was roofed in before Guy's death, in December, 1724, when he had reached his eighty-first year. It cost in building nineteen thousand pounds, and Guy designed £219,499 for its endowment. He made some later alterations before his death, removing the front of St. Thomas' Hospital to its present site, and enlarging the gateway. He built two houses on each side, and put up the iron gates between them, at an expense of two thousand pounds more. He then devised the rest of his property to nine trustees. The sum now was about two hundred thousand pounds over and above the foregoing expenses. He appointed a president and treasurer. The number of sick admitted was to be four hundred, also twenty lunatics, to be

separately maintained. Fifty-one governors were also appointed, and many minor arrangements entered into for carrying out the design. He bequeathed also to Christ's Hospital a perpetual annuity of four hundred pounds for receiving four children yearly, at the nomination of the governors of his own hospital, the preference to be given to his own relations. To these last he bequeathed annuities for life to the amount of eight hundred and seventy pounds; and among his younger relations and executors, seventy-five thousand pounds and upwards, and a thousand pounds for discharging poor prisoners in Middlesex and Surrey who could be released for five pounds, by the good management of which fund more than six hundred prisoners were set at liberty. He also left a further sum to support his alms-houses, and to put out apprentices. The whole of his charitable bequests were confirmed by Act of Parliament.

The benevolence of Guy, as relates to those charities, however beneficial it turned out to the public, was as before shown, accidental. His avarice appears through all. Pope had alluded to Hopkins in the well known lines in his poems.* The story of Hopkins calling upon his brother

* See Pope's Satires.

miser to learn the art of economy, is also told of a French physician in the seventeenth century, and recorded elsewhere in these volumes. The visitor, in the last case, nearly broke his neck in getting away in the dark from the person he visited. The candle story is also related of several other misers, therefore to whom it truly belongs cannot be discovered.

Shorn of his praise as he must be, for nothing can take Guy out of the miser's category, he still left a magnificent charity, and gained a name which he merited; but he would have married and have had a family had his servant not innocently offended him. He then treated her as none but a scoundrel would do. The expense of mending a paving stone, it is true, raised a magnificent hospital, but that was not the designer's fault; it was to his bad temper and dishonest usage of his domestic that the public were after all indebted for the benefit.

Similar in some respect to Guy, was a man by the name of Andrew Stephens, who died in Wales at the beginning of the last century. It was said that he fell in love with a female in Bristol, who seemed for a time to favour his suit. He was possessed of good property, and though he was not remarkably generous, exhibited no signs of niggardliness. At length after paying

his mistress assiduous attention, which she met with coldness, he suddenly and angrily withdrew as if utterly hopeless of success; and selecting a spot near Carleon, there passed his days in complete loneliness, employing himself in saving up his money, and lending it out at interest to persons in the neighbourhood of the spot where he resided. His store of wealth was not large, nor were his manners very singular. He left only three thousand pounds behind him; but he was often known to be so sparing of food on account of the cost, as to be attacked with fainting fits through inanition, and at last perished in consequence of his digestive organs becoming utterly inactive. His property it was supposed went to the crown, for he had no recognised relative.

"I have lived poorly to die rich," said a man who had passed his life in parsimony, to the Rev. Mr. Smith, elsewhere mentioned in this volume. "I have provided the means to be happy, but I have not found happiness. I have subdued every other passion to gratify this, and I am as far from what I desired as ever; I imagined money was strength and find it weakness, for it has no power to make me comfortable. Pray for me, I have loved the God of this world too

much, though I have managed to conceal him, for I had no difficulty in hoarding my guineas out of sight. I pity the poor for they cannot hide their poverty. I put on their garb only to deceive the better, for it is the sincerest dress in the world, and never deceives others with the show of riches."

It is rare that the miser is thus candid even to the minister of religion, or that he possesses the same perspicacity. The above remark was made by a gentleman who was not supposed to be a miser, as he really was, but who possessed discretion enough to conceal it under the mask of being simply a man of a retiring disposition, who had not a constitution that would permit of his mixing much in society. He stated he was acting by the advice of his doctor, and made many other similar excuses. It is seldom the miser displays such intelligence, for the exceptions are few in which he is not an ignoramus, as a man of one idea must needs be. With some, avarice may be considered a species of madness, which increases as the faculties decay. Elwes, the miser, who had little mind even in his best days, had none at all in his latter years. Most misers of advanced age are fatuitous. Cowley wrote as well at eighty as at twenty-five, but no miser ever exhibited

the same degree of mental abilty at the one age as at the other. Perhaps he who lives on one idea finds it corrode the brain sooner, than when there are many which do not dwell in, but flit through the sensorium.

Old Quarles addresses the miser tribe in his usual quaint verse:

"Come dunghill worldlings, you that root like swine,
And cast up golden trenches where you come:
Whose only pleasure is to undermine,
And view the secrets of your mother's womb:
Come bring your Saint pouch'd in his leathern shrine,
And summon all your griping angels home;
Behold your world, the bank of all your store,
The world you so admire, the world you so adore!"

But it is not well to wander away from the topic to the cause, which it is possible may produce it, although the connection is so clear. The present age might be supposed to be that of miser making, because it is the corrupt age of wealth; but there is much less of the eccentricity of the miser observed in any individuals now, than there used to be. Still to part from that which it has been the labour of a life to acquire—to make a will in favour of spendthrift heirs, must be painful to a sordid soul; in fact, it must be painful to part at all with what is so interwoven with the cankered heart.

"I give and I devise," old Euclis said,
And sighed, "my lands and tenements to Ned."
"Your money, Sir?" "My money, Sir, what all?
Why if I must,"—(then wept), "I give it Paul."
"The manor, Sir?" "The Manor! hold!" he cried,
"Not that—I cannot part with that!" and died.

With reference to wealth, or rather money as used in trade, it is the admitted key of commerce, and the conventional advantages it affords as the representative of our necessities, show there is nothing wrong in endeavouring to acquire it, moreover, it encourages every kind of industry; but in a patriotic sense it is to be feared that too much wealth tends to lower the standard of public virtue, and to indurate the noble qualities of the soul. It is like a repletion, more mischievous in its consequences than in itself. Where it is superabundant, it leads to depravation and to effeminacy. It causes the deterioration of sound literature, and prevents, by introducing false tastes or vulgarities, the expansion of genius and elevated feeling, at least so far as to preclude their rising, (more especially in the arts,) beyond the marketable standard of vulgar feeling and corrupted tastes. However, it is the immediate regard for money which separates the miser from him who, by diligence, gains

wealth, and makes a right use of his riches. He is rarely or never the man of busy traffic like the merchant or the manufacturer. He is rather a money hermit, who dwells among hoards, or in a cell composed of them, who only dreams of what is around him; a solitary whose thoughts are only how to acquire money and arrest the currency.

A few years ago there was a man to be seen in London named Nash, who was said to be uncommonly rich, yet he lived with great closeness in the city outskirts. He was not one of those who made an appearance sufficiently respectable to move about on the Exchange. He employed a broker in all cases, whence it may be guessed he was not one who did much honour to trade. He wore a threadbare suit, mended in some places, and report stated by his own hands. He resided upon a second floor, where all enquiries for him were to be addressed. His bed-room contained a bed and chairs of the oldest fashion, crazy and covered with dust, originally purchased no doubt at second or third hand. He abandoned as hopeless spendthrifts and wasters of money, all who paid attention to the decencies of life. His sitting-room was like a dirty counting-house,

his place of business as well as of repasts, the latter frugal enough. Sometimes a little bread and cheese served him for a dinner. Eggs and bacon were a Sabbath treat, with half a pint of beer. His only luxury was tea, which with a slice of bread sufficed for his breakfast. He had no servant, the people of his lodging supplying him with hot water for his use in summer and winter alike. In the latter season when too cold to be without, he lit his own fire, cooked his slice of bacon, or boiled his own eggs. When fire was not wanted, he brought in himself from the cookshop some cheap morsel that would satisfy his appetite for a couple of successive days. It was his avarice that made him live thus solitary in the midst of three millions of people, for he was enormously rich, though craving after more. He utterly disregarded his garb, and his miserable coat, not always exhibited of later years, once pointed him out sufficiently; but he began to see that if there was a saving in wearing a second hand coat so far as mending went, there was a prejudice in England about carrying meanness of appearance too far.

A nephew who had some considerable expectations from him, called one day and found him at his dinner. He soon saw that he had intruded

upon his uncle's solitary meal, and did not like to displease him, so he offered to retire, for he was politic enough not to wish to offend the miser.

"Ah my boy, I am glad to see you; but why did you not call at another time, and not when I was at dinner? I love to dine alone. It is a fancy of my own. I can't change it, even to suit you. What are you looking at that account for? You do not come to look at my credits—you would not rob—" (seeing the youth cast his eyes upon an open account book on a small table near).

"No, uncle, I am no thief; rob you? how can you dream of such a thing?"

"No, no, I did not mean it; I only thought you were looking at the account I was just now making up—no matter, the idea disturbed me. Don't call about my dinner time again."

"I called, uncle, because I was passing near you. Had I not called you would have censured me for passing the door of your lodgings and not coming up, in case you happened to know it."

"Very good; I suppose you come to see me supposing I have something to leave you. It is all a mistake. I have very little to bequeath—very little, my dear boy. I am next

to a ruined man by that railroad speculation. I have nothing to leave you, not at least what I call anything. Depend upon what I tell you."

His nephew soon left him; the miser went to work with his calculations, and found he was worth fifty-five thousand pounds from good creditors alone; and then shutting up his books, smiled contentedly on what he had to add from the business of the day before. This he made up to his satisfaction before he retired to rest. His worship of the only god he knew was concluded. He locked up his deity in his strong iron chest, and retired to bed to dream of golden ingots, and of the silver of Potosi.

He went that night to his bed it is true, but he was seized with paralysis, which affected one arm and side. He became impatient, for he wanted to be up at his occupation. He could not live without exercise of body, and his irritation became very great in consequence. He transacted his business for some little time longer, as he was accustomed to do, but it soon became too great an effort for him. He was told he ought to make his will, but would not at first pay any attention to the warning. He sank lower and lower. A severe attack which barely left him master of his reason, now came

upon him. His will was made and signed not long before he expired, and it was discovered he had left ninety-five thousand pounds, besides the sums due to him, which were considerable. His living did not cost him, (exclusive of his lodgings) more than fifty pounds per annum.

Like the generality of misers, he was not the man to make his way in society by civility of manner. He knew not how to exhibit esteem or consideration for any one. Civility being the public exhibition of our private sentiments, and those of the miser being formed alone upon the ideas of self-interest and accumulation, the miser seldom acquires that polished courtesy which clears a smooth path for itself in society. Hence there is always a rough manner, a rigidity and coldness in the address of almost all who make money the end of existence, unless they have a design to profit by travelling out of their natural character. You may be in the habit of meeting such persons for years, without your existence being recognized by more than an indifferent stare or some surly monosyllable. Misers are generally misanthropists.

One of this stamp lived for forty years in Clement's Inn, London. He was a widower, and had two sons, to whom, while living, he allowed a bare sufficiency, but who, at least the

youngest, (who survived his brother after his father's decease,) inherited his property, when far up in years. The name is purposely suppressed. He was a lawyer, and contrived to scrape together a handsome fortune. His sons were sent to a cheap school in the country where they learned very little. He himself, in chambers economically fitted up, contrived to make money fast, sometimes by doing work under price, as a mechanic would say, and at others by a little sidelong dishonesty. He had a captivating mode with the vulgar, and showed such an earnestness and affected so much independence of action, mingled with a taking austerity when speaking of law to suitors, that he got a name among that class which judges hastily, but sincerely, from appearances alone. He supported, in short, the character a man of the law ought to have, and obtained the confidence of the ignorant and unsuspecting. As B— was careful of his reputation, for he well knew how much depended upon it, he regarded the reputation of honesty as tantamount to honesty itself, if well maintained. He was cunning by nature, close from his miserly habits, intensely selfish, and in personal appearance somewhat odd. His first failing was cherishing an hypocrisy which he found useful; his second, straining points in law

for his own advantage, and being withal one of those, who if he saw the world in a conflagration around him, and he could extinguish the flames by the possession of the keys of the ocean, would not turn the water upon it, if he could save sixpence by witholding it. He was more than commonly circumspect in all he did. He would risk nothing in his own affairs, for he would run no chance of a loss. The three per cents were better than a strong box, except for his loose cash. His object was to save, not to speculate, unless the profit was so obvious, and the chances so greatly in his favour, that he could not lose but by a miracle.

One case in which he adventured, brought him in a profit of three thousand pounds in fifteen months. He lent money upon a *post obit* to a young nobleman, and within one year the father died. What was still more disadvantageous to the borrower, he got a silversmith to advance half the amount in goods to him at the selling price, and to take the risk equally. By this means he secured himself to the extent of half the loan, enabled his friend the silversmith to pocket a profit, he himself doing the same, between the selling price of the articles and the charge to the borrower. He made his friend as great a gainer as himself by this means;

but feeling secretly mortified at the partnership, he determined never afterwards to share profits with another. Having so resolved, he was not the man to change, especially as his reputation was increasing, and with it his chances of making money.

But this was not all, the more inclined he was to hug his gains, the more the desire for saving grew upon him; till at length he who had set out in life like other men, now became an insulated being. He began to imagine that he could live upon much less than he had done before, and to be very niggardly about trifling sums. However small a bill might be, he would never pay an odd farthing or half-penny to the poorest person for any thing that was supplied to him. It was wonderful how rapidly this spirit of parsimony grew upon him. He took it into his head to save his half-pence and farthings for an entire year, and was surprised at the aggregate amount.

It was after this that he commenced his practice of cutting some trifle off every bill he paid, while if he paid one for a client he charged him the full price. As he was agent for certain estates, and had no objection to a day's shooting some fifty or sixty miles from town, he would make an excuse of business, charge his employer

his fare and expenses down and back, and return with a load of game which he would sell upon the sly, or present where it would serve a purpose, and bring in a return in hard cash. He calculated everything. Added to this he had that presence of mind which nothing startled, and except in reference to money, he became passionless in all things. Unhappily, too, he had arrived at that time of life when the impress of an evil habit becomes fixed indelibly in the soul.

Speedily, therefore, he became a complete miser, one who loved money for its own sake, and not as the means to any end. He was a man of the middle height, and bore in his face a plausible and sedate expression. He was never copious of words, and had a manner that bespoke tenacity of purpose. His dress was neglected and wore threadbare. He had thick black hair, with eyebrows that met, of precisely the same hue. Even at the commencement of the second phase of his life, there was a gravity about him that people mistook for wisdom. He was seen early and late in his chambers, where volumes of cases and precedents were open if for no better purpose than to make "a show."

He was a zealous son of the church when

religion came upon the carpet, yet he was never seen there, because he reported himself as going into the country on a Sunday, where he attended a church, though not his parish one. The truth was that early on Saturday night he locked himself in his chambers, closing his shutters to keep the light from being observed outside, and he was never seen by any one again until the sun was well up on Monday. He never would admit of business until ten o'clock, let the day of the week be which it might.

His double doors had strong bolts within-side, and an iron safe, with secure fastenings, contained the papers entrusted to his care besides all his ready money. He would trust no banker, but as soon as he had a sufficient sum to buy only a couple of hundred into the three per cents, he emptied a depository, the great safety of which consisted, perhaps, in a general ignorance of the hoard. Every thing in the chambers bore marks of never having been furbished up, much less renewed since the owner had taken possession of them some twenty years before. In the outer office sat his clerks, briefs before them all, a cadaverous looking race. In the inner room was the lord and master of the dingy-looking apartment, surrounded with boxes containing the more valuable papers of

his clients. It may be remarked, that the windows were strongly barred, the back part of the building being exposed.

In an old oak chair, that stood near the door of the bed-room beyond, Mr. B— was usually to be found seated after ten o'clock daily. He had been in early life a neat dresser; but now he wore a rusty flannel gown in the morning, seldom putting on his threadbare coat until mid day. When dressed, his garments appeared seedy, a policy he affected to show his contempt, he said, for the vanity of dress, as he styled it, but really because he would not be at the cost of new clothes. Holywell Street supplied all the garments he required, and not the best, but the cheapest it could boast. His aim was to excite a confidence in others by a negligent appearance, which he might turn to profit. He had a time-piece, an old Swiss thing, under which, anxious to appear on all occasions a moralist, he had written and posted up for the instruction of his clerks the words "Tempus fugit," the truism which was to make them sound moralists, or what was more important in his sight, good, hard quill-drivers.

At what time, contrary to his general custom for some years, he came to advance money on a tempting mortage or two is not known; but

he is supposed to have gained largely this way, as he was merciless in foreclosing. When an unlucky debtor came before him, he put on an expression of countenance that it is very certain struck a chill into the soul of the unfortunate and made the roguish bristle up in defiance; therefore the former gained nothing but hauteur and cutting remarks, while the latter were treated with a species of respect, which mean spirits alone know how to deal out to those who overawe them.

From this time the spirit and thrift of the miser seemed to smother the chicane of B——'s profession. To save was his watchword, and to add guinea to guinea seemed his only passion. He endeavoured to reduce the pittance of his miserable clerks, of whom he would displace the best he had for one who would work for a trifle less salary. With an old greasy black cap on his head, like that in which the judges pronounce sentence of death, he would sit of an evening after his clerks were gone, and calculate his money, with the addition of the day's receipts, if any money had been taken. He would then take his supper of a crust of bread, to which he would sometimes add an onion. With a glass of water from his bed-room, he would ruminate for an hour more, probably upon

some mode of saving or adding to his hoard, before he went to bed.

His heaviest professional charges were not more than those of other professional men, because he feared any appearance of exorbitance might diminish his business. It was evident, however, that while he carried on his business in the usual way, it was not done as satisfactorily as in the former part of his life, before his parsimonious habits completely engaged his thoughts.

When his sons came to visit him, he received them with no paternal warmth. He was also much offended to find they had made a very unsatisfactory progress at school, particularly the youngest, whom he sent to sea, hoping to use the interest of one of the owners of the estates, for which he was agent, to push him forward in the service; the minister in office at the time being, like many other ministers, ready to yield assistance to any blockhead who could support him with parliamentary influence, without regard to merit. "The lad will do to serve his country," said his father, "if he is fit for nothing else. My parliamentary friends will push him up." His elder son he intended for the church, and sent him to Cambridge, where he pursued his studies upon the smallest allowance ever made by any parent to a son under such

circumstances. He stayed there only for a time, as his father took him away again, and made him his successor in business. These points being settled, or as he observed having "got his sons out of the way," he turned his undivided attention to the accumulation of money. He had recourse to compound interest, and if possible to a still greater contraction of his outlay, which was even in his most extravagant days next to nothing. No one suspected the amount of his wealth, though everybody thought him a confirmed miser; few, however, were aware how he actually lived, for no person saw him at his meagre meals. He breakfasted before any of his clerks came, and took his other repasts while they were absent, for there was a certain stealthy desire on his part that all he did should be secret and solitary. He did not want communion with his kind; he had been lively enough, he said, with other youths when young, but in middle age it was a very different thing; people ought then to become sober, and concern themselves only with things that were grave and substantial, precisely as he did himself.

What his early clients thought of the change thus wrought upon him is unknown. It is probable they fell off, but their place was supplied by new comers, who flocked to him in

consequence of a cause he gained for a poor man, and the merit he made of it. To this case he always alluded when talking to his clients, a cause that was gained by accident. Time, however, destroyed the impression thus made, and there is no more any necessity for alluding to his professional labours. His second character alone must now draw attention, secondary only in point of time. The attorney merges into the miser, and most assuredly the union of the two must make a novel character, a mixture chicane and avarice. At last B—— completely sunk his professional character, and remained a confessed miser for the remainder of his useless days upon the earth. His son carried on his law business, which was transferred to another part of the town, or rather into the Borough, while he himself resided in the country in an old house in Dorsetshire, upon one of the estates of which he had foreclosed the mortgage.

He did not like the expense of his London journies, and sought in vain for a considerable time to sell the place in Dorsetshire. He then removed to Reading, to be nearer town, to or from which he often was sturdy enough to walk in the day. He would rise at five o'clock, and finish nine miles before breakfast. This meal

he would take by the road side, having brought it in his pocket. He generally completed the nine miles in two hours and a half. He would set out again before one o'clock, and in four hours would master fifteen miles more. Having thus accomplished twenty-four miles by one or two o'clock, he easily completed his task by an early hour in the evening. But he seldom walked further than Hounslow, the cheapness of the stage near town tempting him to mount, and save his legs for the last part of the journey, a walk of twenty-six miles leaving him fresher on his arrival than one of thirty-eight. His dress on the road was not so mean as that he wore in the country, which could hardly be called a dress at all. He resembled, when standing in the garden of the little house in which he dwelt, one of those scarecrows or mannikins set up in a cornfield to frighten the birds. He seldom when at home shaved more than once a week, seldom went out, neither knew nor cared to know anybody, and seemed like a man who lived upon his thoughts. He complained of the expense of the postages on his son's letters when they were delivered to him. For anything besides, he knew no more of the town in which he lived, than passing through it, nor did he wish to increase his stock of in-

formation. The townspeople knew no more of him than that he was an ill-clad retired man, whom they supposed was touched with melancholy, perhaps stricken by misfortune. This carelessness about him agreed well with his wish to be let alone. He had sufficient employment in examining and giving his opinion upon certain documents forwarded to him by his son, the latter being by no means the adept his father was in business. For everything of the kind he did, he made his son remit him the money to the uttermost farthing. Thus his ample wealth while in business did not content him. His saving was carried to the last degree of wickedness. He could get no one to attend upon him without great difficulty, or procure the necessaries with which, miserable as they were, he could not dispense. He would walk out at times into the field where sheep were eating off the turnips, and put some of the latter into his pocket for his own use. He would repeat this until he had as many as he could use in a week.

The trifle he paid for his errands, he calculated would nearly satisfy a poor person to live in his house, and with some difficulty he got a pauper (for she was no better) of sixty years of age, to come from Basingstoke, where she did all but

beg for her living. He would have no one who had an acquaintance at Reading to be made familiar with his sayings and doings.

The scenes between B— and this woman must have been sometimes ludicrous enough. The lady herself did not possess one of the most placable tempers, and as her master often gave her sufficient reasons for grumbling and half starved her, she began in the end to give him as good as he brought. She protested, again and again, she would leave him. He, in his selfishness, having found even her society better than none, by contrasting it with his lone position before, did not like the thought of parting with her, and had no choice but to submit if he intended to keep her. She saw her vantage ground, and made him yield in many things, which it is true were for his own advantage; though he would not confess it. It was impossible, for example, for any one but himself to put up with the filthy and neglected condition of things around him. This poor woman consequently, by the influence less of persuasion than of command, insisted on "setting things to rights," at least once in every week.

"Come, sir, I must be plain spoken, I can't live in such filth, poor as I am, as you do. I must have a clear out and a cleansing."

"There is no need of it, Joan—no need whatever. It does well enough as it is."

"Why, sir, you will get the fever, or the plague, if you go on living in this way. I must clean and clear. I won't abide here else. Talk of the poor being dirty indeed—the rich in that case can afford to be clean."

"Rich, Joan, rich! I am not rich—who could tell you so? See how miserably I am obliged to live. Don't say such a thing of me to anybody—it is not true, not a word of it. Where could you hear so false a thing?"

"Lord, sir, you are in a fluster. I never said you were rich. I said the rich could afford to be clean, if the poor could not."

"Aye, now I see—you could not mean me? No, it is impossible. If people thought so they might come and rob me."

"Lord, sir, you have nothing here that people would run their necks into a halter to take away, that I see."

"True, true, Joan; you are right for once."

"Well then, do you go out and walk for an hour, and I will clean out this room and have it ready for you by the time you come back. I must do it, sir, I will; else what in a little time will become of your health?"

"If you will, you must. Mind and do not

touch that writing desk. I have letters there I would not lose for a great deal of money—you hear me, Joan?"

"Aye, aye, sir, as you are so particular, you had better take the desk out with you. I shan't eat it, be assured."

"I do not think you will; but let it stay where it is, you can remove the other things."

So saying, and completely overcome by the woman's pertinacity, he left her to take her own way, thinking within himself: "She is right, the place is horridly dirty to be sure, and a little cleaning can do it no harm; women must have their own way."

B— went off into the fields in a new direction; into the fields because he thought within himself, "if I go into the open gardens, I shall certainly carry away something, and if I am seen I shall be ruined. A turnip or two in a large field cannot be deemed of any moment. They are excellent in my meagre broth." He put one or two in his pocket and on his return home, he found his room well cleaned, and all in such order, that he thanked Joan, which she received as gratefully as the man who took the priest's blessing, that was not worth half a crown.

"I hope you did not touch my desk, Joan?"

"How could I have cleaned the table on which it stood if I had not, sir; it is as bright as silver?"

The miser was troubled.

"I begged you not to touch my desk. If you had let it fall, it would have been broken."

"As if I was going to do such a thing—but it was very heavy. What had you got in it to make it so heavy. Guineas, I dare say?"

"Absurd. I wish you would find them, that is all. I would not live here if they were so plenty with me as you suppose."

The miser trembled when he reflected that he had two hundred and ninety guineas in the desk, the weight of which she felt. Her remarks to him made no impression upon her mind—they were words of course, but they left upon his an anxiety, a fear that rendered him uneasy and restless. He began to consider how he should prevent in future any such observations. He could not remain destitute of money nearly forty miles from his resources, and he thought he must find some more secure place of deposit. His mind remained directed to this point; and at length he took advantage of the woman's absence to move a cupboard in his bed-room, and make the hollow space behind, his depository—one not likely to be suspected

when the cupboard was replaced. He had no money out of the three per cents, but that which he thus kept by him. He could not tolerate remaining without a store to count, and to use in case of accidental demand for an object of profit or expenditure. Nothing more was said about the desk by the woman; but in a few days B— asked her, "Joan, have you lifted my desk lately?" She replied in the negative. "I wonder what has become of the heavy guineas you declared were in it."

"Lord, sir, I was only joking, I did not think you would leave such a heavy weight of guineas in the desk as I said you had hoarded up there."

"Well then, Joan, I will prove to you I had no guineas there."

Upon this he opened his desk, and took out five or six shillings in copper which he had put there for the purpose when he displaced the gold, as her remark had alarmed him. An artful mode of removing the first impression from her mind, which having fancied to exist, had made him uneasy and distrustful.

While he thus fretted between his parsimony and his fears, he was annoyed by a notice he received from Joan of her intention to quit his service.

"The truth is, sir, I can't live upon the food you allow me. It is not enough to keep a child in health. I must go home from whence I came. You may be able to live in this way, but I can't; I shall break down."

Such was the obstinacy of the man that he suffered her to leave him, though when she was gone he wished her back again. His own health began to suffer from low living. He set off to London on foot to see his son, but found he could not walk as he had been accustomed to do. He would rest by the road side, and wait until he saw an empty cart or waggon pass up, and then drive the hardest bargain possible to obtain a ride for a mile or two. Upon one of these journies he fell over a stone, and injured one of his knee caps. This made him irritable. His son wished him to reside in Brentford, but he objected on the score of expense. It would ruin him, especially as he had been obliged to refund a sum of money he had illegally appropriated in an old suit at law.

How far his accumulations had been honestly or dishonestly obtained, or what part of them were from professional and which from usurious transactions, it was impossible to ascertain. His mind, never strong, gave way to age prematurely. He consented to reside in town, and would go to his

son's office, and seat himself in the arm-chair he once occupied in his better days, and endeavour to recall incidents that had occurred there years before, but in vain. Wasted to a shadow, his hair once dark as jet, now grey from time, his eyes sunk in his head, his chin resting on his breast, and his hands trembling from palsy, he would remain hours without uttering a word, the picture of vacuity, not sensible to any remark or impression, but to that of avarice; for he would talk of saving and of the funds to the last. Even his son had no idea of what property his father possessed.

For six months or more he had thus haunted his son's place of business, looking more like a spirit than a man. One day he ventured out, though the weather was too cold for his enfeebled frame; he had arrived and seated himself in the old chair, but a few minutes after he became deadly pale. A deep groan followed, and he fainted away. He was taken home, and being placed in bed revived considerably; but it was evident he had received his death blow. He quitted his bed no more, but after lingering about a fortnight, expired.

The amount of wealth he left behind him was never publicly known; but it was said to be full two hundred thousand pounds, which

even his immediate heir did not enjoy, for his son died before the administration of his effects was fully completed, and some respectable though not affluent relations succeeded to the property.

It is a popular notion that those who are misers, or acquire money by griping and indirect means, never come to the enjoyment of it; and this idea is in one sense true, for the miser, properly speaking, being a man who grudges the fair use of money, prefers depriving himself the necessaries of life rather than suffer his hoards to be interfered with, and thus the non-enjoyment of these treasures by those who have collected them, is the natural consequence of the spirit of accumulation. The more vicious miser is he who gains his gold by injustice and crime. It is but fair to draw this distinction, for a man may gain his money very honestly, and yet be a miser; but the discrimination is difficult. The secresy of the character and acts of a miser, involve both the honest and dishonest in the same accusation. It is doubtful too, whether the man who would starve himself to death, as many misers have done for the love of money, would hesitate to destroy another, were it not for the law, in order to attain the same end. The hoards of misers are no doubt composed, in certain cases, of money derived both

from legitimate and illegitimate sources; but as the character is in itself so objectionable and mischievous, all who bear the name must expect, and justly, to bear their share of the odium. It is remarked "that extreme avarice almost always makes mistakes. There is no passion that so often misses its aim; nor on which the present has so much influence in prejudice of the future."

There is a species of miser who will spend pounds and wrangle about pence; as some have minds to comprehend trifles, who cannot understand things of magnitude.

Avarice is the crime of no particular country, and the order, which holds as its leader, Judas Iscariot, seems pretty evenly divided among the nations. Some of the Italian writers denounce misers without mercy. Of these, Dante is the more prominent. Singularly enough, and with a pleasant stretch of the imagination, he couples the misers and prodigals together in the lower regions, rolling ponderous weights against each other, the one relaxing their hold, the other grasping it tighter; he pictures the first dispersing their riches in riot, the others collecting them again, and from cupidity losing heaven, and being then plunged in the Stygian pool, where in their unbounded rage they tear

each other to pieces amid floods of molten fire. Though the sin of the prodigal in the Scripture is forgiven, the sacred volume makes no mention of the forgiveness of the covetous, but tells the world how hard it is for those who have gold to acquire holiness, because the heart is so distracted with its affection for riches, that it has no space left for any virtue.

Among the many who have been remarkable for their love of money, was a West countryman, well known about half a century ago as miser Roberts. His miserable coat, worn threadbare and patched at the elbows, his coarse trowsers, such as are worn by the generality of mechanics when in their working dress, a black-brown handkerchief round his neck, and a greasy waistcoat in general of the same colour as his coat, with a hat, uniformly the best thing he wore, as if he took a pride in that alone; a stick, with a crook at the top, to support his steps, and a black and white spaniel, answering to the name of Ponto, composed the general appearance of the external man. Few knew how he lived, and yet everybody joined in giving him the appellation of the miser Roberts. His countenance bore no mark of his penurious habits, and though its expression was indicative of meditation, it was not more so than that of

a student who is given to the usual labour of a learned profession, nor did he seem to be like misers in general, tread upon thorns as if his days were miserable between hope and fear. That baseness of employment generally attached to the character of the miser, who will, to use a vulgar phrase, "scrape hell for a penny," did not appear to belong to old Roberts. Children were fond of him, which they seldom are of misers, who repel them. Some of these exceptions to the general rule may be thought to be explained in the sequel from the nature of his pursuits, which rendered intercourse with a particular class of society indispensable, that class being one very distinct in every respect from the customary run of misers.

Roberts had a small house on the coast of Devonshire, somewhere between Dartmouth and Bigbury Bay, a mere cottage, furnished with a few necessary articles. The place was well whitewashed, and on the whole tolerably clean. The fact was that Roberts had been, in early life, concerned with smugglers, who carried on an illicit trade between England and the Channel Islands. In his early days there was no coast-guard, which was subsequently established, and those upon the excise list who were employed to take care of the revenue on

shore, were wholly inadequate, with the best will, to prevent contraband articles from being safely landed.

From the mouth of the Exe to the Land's End, had been the scene of Roberts' operations, and he was considered the most active and trustworthy of all who were the confederates of those who ran cargoes, nor was he ever in trouble but once, when he escaped by the ingenuity of his attorney.

When the trade became too hazardous, and was broken up in all but a few of the more remote and dangerous spots on the coast, where, when no revenue cutter would venture close in, the smuggler dared the risk, Roberts ceased to be concerned with those who carried on the traffic. On matters of business he knew them no more, but as old acquaintance he was not altogether disinclined to meet them occasionally to the last. The only reluctance he felt was the expense it involved, for men of the class with whom he had once associated, were not, as he became aware when he left off his old trade, at all sparing of that good fare, rather of the bottle than the table, to which their tribe ever were, and ever will be over-fond.

What amount of money Roberts had made was unknown, but there could be no doubt it was

a tolerably large sum. He now set about devising how he should increase it. This idea seemed, he said, to come into his mind all at once, when having got clear of his connection with his old hazardous trade, he began to plan for the future. "There must be modes of increasing my little stock of money, if the increase be small, it also in that case will be secure. Something safe may turn up; but the interest in the funds will never do, except for a temporary deposit."

For some time he considered the subject, and as he could fix upon nothing that was to his mind, he left his money where it was, took a small spot of ground, and erected a lime-kiln to burn lime and supply the farmers around. In this he succeeded, and made some addition to his other property. He had naturally a frugal disposition, and his success in the lime burning led him into other speculations, in which he was not always fortunate. This annoyed him greatly, and he thought it was better to run no more risks. He had a strong desire to accumulate a large sum of money, which haunted him day and night, and he came at last to a resolution to enter into no more speculations, but to add to his property in every direct and certain mode he could devise. Thus it would be impossible he

could sustain any loss; but on the contrary, would find his affairs improving if not rapidly, yet more certainly than before. He also determined to maintain the utmost frugality in his expenditure, not going beyond necessaries, and to this end he removed himself farther inland, to escape the too frequent visits of his old comrades.

These circumstances, and others, were in substance communicated by himself to a clergyman, the Rev. Mr. Smith, who made his acquaintance and attended him in his last illness.

He decided on fixing his new habitation somewhere near the border of the forest of Dartmoor, at a little property he saw advertised for sale. This was a small stone house with six rooms, a rough garden, and a field, added to which he had a right to cut turf off the moor, which amply supplied him with fuel. A spring of the clearest water was near the entrance door. The place was somewhat lonely, but that was of little moment to him. Here it was he removed, and set himself down, as he said, to nurse his money.

He cultivated his ground with his own hands; being moderately strong, and able to use the tools of a carpenter and joiner, it struck

him that as he could work with great neatness, he might make the simpler musical instruments. The Eolian harp was rare in that part of the conntry, and he set about making a few of those instruments to try how he should succeed. He turned them out of hand exceedingly well; and when they were completed, he hired a labouring man to carry them, and set out with him on foot to see if he could sell his instruments to advantage, taking with him a due assortment of strings. He was successful, and disposed of them much more readily than he could have expected. In this way he made some money in the course of a few years, and became extensively known. His journies to the villages and towns were all performed on foot. He sometimes solicited orders, exhibiting specimens of his workmanship, and success still followed his efforts. Where the instrument was strange he would explain it, and often lend one where the novelty was likely to be talked of. In this way he became known to many who were unacquainted with his trade or his residence. His miserly disposition was still only growing upon him, but his parsimony in bargaining being observed, he got the name of Miser Roberts before the appellation could be fairly applied to him. It was not until after an attack of fever

which left him weak, too weak indeed to work at harp-making, that the idea he should come to want came into his head, and grew more and more upon him. It seemed a species of monomania, which taking full possession of his mind, led him at last into habits of the greatest meanness. Thus his course appears to have differed from that of others of the same class, because though he was never a spend-thrift, he did not differ from most other men who considered prudent in money affairs, are not otherwise singular.

He now noted down on a slate weekly, an account of his expenditure in his business and housekeeping. He kept an uncouth country girl in his house to take care of it, paying her a mere trifle, but providing her with clothing. As to food, it was soon too scantily taken for health, as regarded himself; but he provided a sufficiency for the girl, because, as he observed, she did not feel the interest he did in economy. "She had no reason to fear she should not have bread for the rest of her days as he had."

This idea became so predominant that it is a question whether he ought to be ranked with those wretched beings, the history of some of whom is a blot upon humanity. Not one of those of the tribe commonly met with would give a mite

to a beggar to keep him from utter starvation. Roberts, on the contrary, often gave away the penny he would not expend for any purpose of his own, if he perceived, or fancied he perceived the petitioner to be a real object of charity. At the same time he would tell the person who excited his pity, that he feared he should want it himself, for he was spending every day more than he could afford.

He continued to make his harps, and tried his hand at other instruments, in the construction of some of which he succeeded, though he failed with others; so that his faculties, there was no doubt, were not affected except on the one point. He continued to stint his stomach in the most extraordinary manner. This probably weakened his mind, and increased his monomania.

One half year, having received his dividends, he brought them to his dewelling where he deposited them in a cupboard near the head of his bed. In speaking of this money, he remarked that he should retain it, for he feared it would be required as he did not feel as well able to work as he had formerly done. He was certain he should want, and the possession of ample means seemed to him only a proof of that from which others would have drawn an opposite conclusion.

His manner grew gradually shyer than before, though his actions appeared sane in all, save in his conduct regarding his property; until at length he dropped into all the habits of a confirmed miser. He felt what he called an irresistible desire to be rich, and as he had "in the earlier part of his life," said Mr. Smith, "suffered the law to be no bar to his contraband trade, so he began now to feel no regard for the usages of those about him, and his self-mortifications were unchecked by surrounding example. He looked only to gain, and yet he was not like society at large, regardless if it were obtained, how it was got. "I hold the excise," he said "an exception. It is a detestable tyranny, and cannot long exist, when people's eyes come to be fully open. Every thing now is put under the excise. We cannot eat, drink, or sleep, without their d—d noses being thrust in our faces."*

No one could have imagined the change thus wrought upon Roberts—upon him who had a few years before often made merry among the smugglers on the coast, and tossed off his glass with as hearty a relish as the best. It is true it was his business drew him among them.

* This must have related to the period between 1790 and 1800, as Roberts died not long after the latter year.

He had a point to gain by pleasing the riotous fellows with whom he was connected; but still it was difficult to conceive the possibility of such a change. Gloomy thoughts seemed to occupy his mind. His clothes before, if coarse, were always whole and clean. They were neither now. His person became neglected. Neither his hands nor his linen were ever clean. His hair remained uncombed, his stockings undarned, and his breeches knees half buttoned; his whole frame seemed also shrunken, which might probably be attributed to the effects of his last illness, and the advance of premature old age.

He did not work less diligently, but there was a despairing expression in his face. The idea of starvation perpetually haunted him. He was continually counting his money during the intervals of rest from his harp-making; and talking to the girl, his sole companion, he expressed his fears that he must soon live alone, as he should have no means even of keeping himself.

It was wonderful on how little he contrived to support nature, and yet continue his work, which though light of the kind, required some little bodily exertion. He even contrived to cut the turf for his firing, though he was obliged to employ a labourer to bring it home. Suddenly

he feared he should not have enough of that to last him through the season, and as if from impulsive fear he hired a second man, and did not feel satisfied until enough had been cut, dried and carried to last him at least three entire years. When he saw the whole piled into a rick of no inconsiderable size, he smiled and remarked that he should have no anxiety, for a good while to come, how he should warm himself, or cook his food; but he could not in like manner see his way in regard to his meat and clothing. The girl in reply, advised him to stock himself with clothes for seven years to come, and as to food, his garden would supply him with potatoes, while bacon might be bought in store, and he need not therefore be very anxious about it.

"How foolish you are, Mary," he replied to her observation, "Where is the money to come from to buy the bacon, unless I leave myself pennyless?"

The idea of penury continually haunted him, and drove him to the most absurd conclusions. It appeared as if his dread of want, rather than regard for money itself, was the cause of his hoarding the latter. That this fear was not assumed was evident, and still he was not uniformly avaricious. There were times when he would give away a

shilling in a mode which may be styled capricious; but he would not part with a penny piece, as if he judged of the value of the coin to himself, by its weight in comparison with the more precious metal. It was to quote the remark of one of our old divines, as if the devil were dealing to cheat him of his soul without giving him any thing for it. The reward of the miser in the possession of his treasure must be imaginary, since no one can discover for what he makes himself such an object of compassion. In the case of Roberts this was more particularly applicable, though some might contend that his conduct only exhibited a passion which was mistaken for avarice.

The extreme penury he exercised towards himself, at length began to extend to whatever was within his control. Expense of every kind was totally banned, and even the girl whom he had employed as a domestic could bear it no longer. Rough as she was, she had a heart open to pity, and she spoke of him rather as of one in her view demented, than as a common miser, though no great reliance could be placed on her judgment. She said that he would quit his bed at midnight, and walk up and down his room, restless and sometimes moaning; that she once heard money fall and roll on the

floor, and that amidst all his altered manners he never spoke an angry word to her.

She had not left him long before he wished her to return, and he made an agreement to pay her a certain weekly stipend, and thus provide herself with her food. This at once removed the cause of the dispute which separated them.

Roberts still worked at his musical instrument making, but no longer parted with the fruits of his labour himself. He supplied several dealers in such instruments in many of the west country towns, besides sending some to London. Being made with remarkable neatness, they found a good market. As his outgoings were so small, he must on the whole have made a considerable profit from this source.

He was not one of the miser tribe who attract attention beyond his own vicinity. His profits were silently made and received privately in the shape of remittances from distant places. He did not go away farther from his residence than a few miles for some years preceding his decease.

When he lost his dog Ponto, that had lived with him fifteen years and which he had reared himself, the tears flowed down his cheeks; but he said nothing regarding the animal, except "My poor dog, we should not have parted so

soon; farewell!" heaving a deep sigh. Not long afterwards, the girl saw him reading a book which she believed was a Bible, and for some days he appeared downcast, until a sailor whom he appeared to greet heartily came to see him, and stayed three days, bringing with him two or three bottles of rum, of which her master took his share, and became very merry, telling pleasant stories. It seemed as if he could not buy any thing too good to please the stranger, for whose entertainment he ordered a joint, the fellow of which had never been upon the table since the owner had occupied the place. The girl said that her master behaved like a new born man, in other words, one born over again, so wonderful was the change in her untutored eyes. The fact was, that old times rushed into his mind, and the idea of appearing mean before an acquaintance of such long standing spurred him up to an extraordinary expense not likely to be repeated.

When the stranger departed, things resumed their former course, and the saving spirit returned in full force. He declared that it would be a long time, indeed, before he should be able to compensate for his extravagance, though he could not do otherwise in the entertainment of a fine fellow

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When the stranger departed, things resumed their former course, and the saving spirit returned in full force. He declared that it would be a long time, indeed, before he should be able to compensate for his extravagance, though he could not do otherwise in the entertainment of a fine fellow

with whom he had once run many hazards, both upon the coast of France and England.

Though Roberts was given over to the demon of covetousness, it was very evident there was still lurking about him the recollections of very different times from those that were then present to him, and that he felt their force; how else would a man who lived so sparingly, and stinted himself in a mode injurious to his health, have flung off for a moment the habit which appeared to have so completely mastered him.

Soon after this visit from his friend, who had been the master of a smuggling vessel in his adventurous days, Roberts was again attacked by a low fever, and soon grew so ill that a physician was called in, for he had become delirious, and there was no one but the girl to administer to his wants.

It was about this time that the Rev. Mr. Smith made his acquaintance, the chance of Roberts' life being prolonged, having been pronounced very uncertain. When he called he found the sick man very low but conversible, and at the moment remonstrating about the expense of some of the food which his medical attendant had ordered to be given to him to sustain his strength. This he pronounced

wasteful, besides he could himself best tell what he felt inclined to eat. He did not want a doctor to tell him that of which he must be the best judge.

Mr. Smith endeavoured to calm down his irritation. After a little conversation and reasoning he fully succeeded. Roberts became quiet, entered upon the particulars of his illness, and said he hoped he was prepared to die; that he had been a great sinner, but trusted he had repented of what lay on his conscience, and that if he was to depart, the mercy of God would be extended to him. Mr. Smith acted with him as he was bound to do under the circumstances, both in the way of advice and exhortation. Again and again he lectured him upon his inordinate love of money, and upon his mode of living, which he told him was suicidal. Reasoning had little effect, and the endeavour to show him how objectless the mere accumulation of money was—money he could never enjoy, succeeded no better. Roberts remained unconvinced, saying he thought he had as good a right to save his property as others had to squander theirs; that living parsimoniously was a certain security against unforeseen misfortunes, in short, that he felt, having been long accustomed to it, that the

kind of life he led was most grateful to his feelings. He had no want for more than he consumed, no desire for a better habitation than he possessed, nor for any other company than that to which he was at all times accessible, and that company, he confessed, did not number half-a-dozen persons in the world.

In vain was the objection of selfishness applied to his conduct, and the obligations we were under to live for others in society as well as for ourselves stated to him. He evidently had been aware of what might be argued against his defence of himself, and did not argue on his own behalf with any lack of those resources which men of his habits of life are generally prone to exhibit. "On his duties to his neighbour," said the reverend gentleman, "he made a defence by no means equal. He was conscious of his shortcomings in that respect."

He recovered more by the strength of his constitution than the aid of the doctor. He was no sooner able to return to his old avocations, than his penuriousness became more marked than before. He returned to the same stinted meals, and regularly counted over his hoard, including the last dividend from the funds he had just then received. The sight

of this money seemed to inspire him with all his old feelings, and perhaps more ardour in the pursuit of the passion to which he was devoted. Except that he had an additional visitor, now and then, in the Rev. Mr. Smith, matters relapsed into their former state. He narrowed his outgoings still further, and if possible bore more of the appearance of the confirmed miser. Having sufficient money arising out of the interest of his cash in the funds, he lent small amounts at very high interest to some of the country people, but not without ample security, and he filled up his vacant hours by making the before mentioned musical instruments, which he found he could still dispose of to advantage in Exeter, Bath, and Bristol, not passing over the surrounding country towns, at some of which he had agents.

Late one night, two men, with crape over their faces, got into his house. He heard them attempting to break open the back door, and arming himself with a poker he laid the first that entered senseless on the ground. The second fired a pistol at him, the ball of which passed through his left arm, after which the thief fled, and left his fellow robber, who was dreadfully injured, to his fate. The wound in Roberts' arm, did not heal kindly

and this incident, and his fears for his wealth being greatly increased, made him remove about a mile off, to a neighbourhood less lonesome. The pain of the wound, perhaps from the surface of the bone having been injured, seemed to have broken down his spirits in a way hardly to be expected. He appeared all at once to view the weakness of the best human efforts in their true light, and a singular change came over him. As the spirit of avarice seemed originally to have taken hold of him on a sudden, so now a great relaxation took place in his zeal for increasing his fortune. He could not work without inconvenience, and even pain from his wound. One day, on Mr. Smith calling upon him, he said,

"I fear I shall not be able to work any more, my arm gives me great pain."

"Why should you work?" Mr. Smith observed, "from what you have told me before to-day, the interest of your monies is twenty times more than you now expend, and you are certain of that for life."

"Very true, I see it now, I did not see it before; but I wanted to make up a certain sum, and I should then have quietly retired as I will do now."

"I know you will never spend a fifth of your

present income: you have now more than enough at command. It was not wise to pursue such a useless course, toiling for what would never have been of the smallest benefit to yourself."

"I begin to think you are right; I will seriously consider the matter. I can't work any more with this injured arm, that is clear enough, the surgeon says I shall not be able." Two or three days afterwards, however, having shown no preparation to alter his old course of life, and having made no will, he was struck down by a fit of apoplexy. Thus true is the maxim still, that avarice is a disease never cured. Miser Roberts left seventeen thousand pounds behind him, but its ultimate disposal was unknown to Mr. Smith, from whose statement this account of Roberts is taken.

CHAPTER VII.

Motives of Misers—Guyot—Yarmouth Clerk—Vaudille—Epitaphs on Misers—Avarice and its Effects—Daniel Dancer—John Timms—Hawes—Wood.

It is important to distinguish between those who have lived in the most penurious manner in order to effect a laudable object by self-sacrifice, and those who have lived for themselves alone. Marshal Saxe observed of the ill direction of the English army, at Fontenoy, when the troops got into a column, and sustained the fiercest attacks undauntedly, until broken up by artillery, and left by the runaway Dutch, "Such may be admired, but dare not be imitated." A remarkable instance of this kind of devotion occurred at Marseilles. An individual named Guyot, mentioned previously in the notice of Guy, had lived there in the most penurious manner, scarcely allowing himself a bare subsistence, and was looked upon as an inveterate miser. He was one of those examples that, "may be admired, but dare not be

imitated." He devoted himself, for the good of his fellow citizens, to the most miserable life that a man could lead. He had found that for want of water the city had long suffered, particularly in summer, when the sun sometimes burns as fiercely there as it does in Senegal. The want of this noble element bred fevers. The filth of the city remained, neither washed away nor covered with water, and exhaled the most noxious effluvia. The poor were compelled to drink it bad, or to perish of thirst. The plague too had made dreadful havoc by its visitations. In 1720, no less than fifty thousand citizens died, and how much such an evil must have been aggravated where there was only bad water, and even that short in quantity, need not be insisted upon here. M. Guyot determined to give up all that could make life comfortable to remedy an evil, which the blustering, haughty, shallow-brained Bourbons ought to have remedied for the nation, in place of squandering the public money in the erection of palaces, in debaucheries, and halls for their parasites. M. Guyot, with scarcely a Louis d'or to commence, toiled and laboured away his life to make his hundreds and thousands, and die, having given every sou for which he had laboured so hardly, for

the purpose of conveying good water into the city to which he belonged. What a noble life passed away in self-mortification for the general good! While slaves and man-slayers, princes destitute of honour, ability, and even average sense, stand on brazen pedestals in public places, monuments of their worthlessness, the truly noble, like Guyot, are left to the reward of a beneficent Creator, who will most assuredly, in another life, remember the virtue which in this world is passed over. The gift of a whole life devoted to his fellow creatures' good, is as little estimated by those who derive benefit from it, as by those who are regardless of all public virtue in such private men as scorn to trumpet their own merits. Poor Guyot was hooted in the streets of Marseilles by the boys for his niggardliness, all the time he was devoting himself, his toils, his life, to a piece of unparalleled benevolence. How should the proverbial stolidity of the multitude duly estimate such an act! True, it could not, but the educated could, and did not, while the princes of the land it is possible never heard of it.

Avarice is a species of madness when directed exclusively to hoarding wealth. The miser is a dotard at best, and could no more be a christian of the first century, than the majority of those

so called are who have lived since that time. That golden idol which the senseless adore, was reprobated in the way in which the miser views it, nay especially denounced. Avarice is incredulity in the christian faith. The desire to die rich at the cost of a life of misery, and merited scorn, is insanity. There should be a hospital and strait jackets for this class of lunatics, who believe that money was never coined to be spent, and that gold should be collected and kept under ground. Some years ago a person resided at Yarmouth, who had, as a clerk, a salary of only eighty pounds a year in the Custom House. Dying unexpectedly, nothing peculiar having been observed in his conduct, it was found that he had left two thousand pounds behind him. A story was circulated that his father had left him a hundred pounds or a little more, and that he had worked it up by secret assiduity to the above sum. This case only shows the usual characteristic of the miser in its solitariness, and secresy of action. The temptation to which he yields most easily, is that which promises an increase to his accumulations by the smallest comparative outlay. It is possible to make him a victim under this pretence, if well and plausibly urged. The same tendency prevails it is true among monied men, whom

it would be injustice to call misers, since they spend as well as gain; with such it is the mere token of the money-making principle in fair traffic. In place of retiring habits like those of the miser, theirs are companionable, hospitable, and often generous.

In the instance of miser Roberts, already noticed, during the time preceding his sudden death, there was the disposition to yield up the spirit of the vice without the power. He had no faith in medicine when attacked by fever, the truth being that he dreaded the expense. There are numerous instances of the same kind on record, and from the same motive. Of these examples, none is more striking than that of a French miser named Vaudille. He became possessed in the end of between seven and eight hundred thousand pounds. This large sum he is said to have accumulated between the ages of sixteen and seventy-two from a single franc. His death in 1735, was consistent with his character. He never suffered any squeamish scruples to stand in the way when gain was his object. He had no honour, no conscientious feeling. One day, this renowned miser heard a woodman call out in the way of his trade, "wood to sell." A stock, it being summer time, was generally laid in then, because the season was

more convenient. Vaudille spoke to the woodman, and drove the hardest bargain he was able for the quantity he wanted. When the wood was delivering, he managed so as to steal from the poor woodman several of his logs unobserved, and even take them away undetected. The logs were heavy, and the operation was necessarily a hurried one, the weather being also very hot, the exertion threw him into a fever. He sent for a surgeon to bleed him. On asking before hand what he was to pay for the operation, and being told half a franc, he would not agree to the terms, and sent away the man of the lancet, declaring it was an extortion. An apothecary was next sent for, and his charge being in like manner too heavy, he was dismissed in his turn. A poor barber was next called in, who agreed to open a vein for three sous each operation.

"How often will the operation be necessary?" enquired the suffering miser.

"Three times," replied the barber.

"How much blood would you take altogether."

"About twenty-four ounces, which you know will be nine sous."

"It is too much—too much money," replied the miser. "I must go to work cheaper, I am

resolved. Take away all the blood at once, you want to take at three times; yes take it at once. I must save my six sous."

The miser's desire was gratified instantly, and twenty-four ounces of blood were taken at one bleeding. The quantity was too large. The debility it produced was too great, and Vaudille died of exhaustion a few days afterwards. Upon this miser was written the epigram:—

"Iron is his heart, iron is his door,
Iron is his hand, his heart is more!"

Not only epigrams, but epitaphs on misers have been among those mortuary inscriptions which have provoked a smile, though connected with the most formidable foe of humanity. That of Shakespeare on a man called John Combe, a noted member of the fraternity of usurers in his time, has been often repeated, and will bear it again. Little is known of this man's history, but that he has his mortuary inscription in the Church at Stratford, just opposite to that of Shakespeare.

"Ten in the hundred lies here engraved,*
'Tis a hundred to ten his soul is not saved;
If any one asks who lies in this tomb,
'Oh!' quoth the devil, 'tis my own John-a-Combe.'"

* Did not Shakspeare mean "here in-graved?"—a sort of pun—he loved a play on words.

The annals of avarice, while they degrade the understanding, and render the heart callous, are destructive of happiness in those of whom it takes possession. It is not the possession of money alone which marks the indulgence of that baneful passion; it has the effect of deadening all which is virtuous and worthy in the human heart. This unbounded thirst for gold was never more prominently marked than in the career of Daniel Dancer, who seems to have carried the disposition of the miser to its highest point of perfection, or of that imperfection of humanity of which the character is susceptible. Elwes was a gentleman in manners, he would now and then do a kind action, and could comport himself in society with that consideration for those around him which the decencies of social life require.

Daniel Dancer was perhaps the most finished miser the world ever saw, one with whom evil was the only good, and wretchedness the familiar companion. He was the son of one of the same name who lived on Harrow Weald Common, very near Harrow on the Hill, in the county of Middlesex. The elder Dancer had four children, three sons and a daughter. Daniel Dancer, who was born on Harrow Weald Common in 1716, being the oldest of the sons.

The daughter was the reflection of her covetous brother, and as she grew up exhibited more and more the same kind of parsimonious disposition. In some respects she exceeded him in penuriousness. She lived with him until her decease, and during the whole time her sordid disposition underwent no change.

Dancer was possessed of property amounting to three thousand per annum, though apparently in a state of indigence beyond example, and both brother and sister were in appearance, as in the ruling passion, without living rivals.

At first they did not deny themselves their regular meals, however sparing these might be in quantity, or meagre in quality. On Sundays they indulged themselves with a boiled bit of beef, called a "sticking," together with fourteen hard dumplings. This supply was to last them out the week. Often in summer the odour of the meat too strongly indicated its decaying state to the nostrils, and showed the necessity of a fresh supply; still they never relinquished their daily portion of it, with one cold dumpling in addition.

In connexion with their economical arrangements, an occurence illustrative of the extent to which the Dancers carried their penuriousness may not be out of place here. The brother

found on the Common one morning, a sheep which had died apparently of disease. He took up the dead and decaying animal, carried it home, skinned and cut it up, and his sister made it into pies. Upon these pies the brother and sister luxuriated in their usual frugal manner, until the sheep was wholly devoured. The expression "luxuriated," is borne out by the great partiality which those who had feasted upon it expressed for the savoury carcase. Miss Dancer seeming in low spirits one day, a neighbour enquired the cause. She said that her brother had been scolding her for eating too freely of the mutton pies, and had called her extravagant, which she thought was very hard, knowing she was as saving as he was himself.

It was seldom Miss Dancer was seen outside her miserable residence, except when the noise of hunters and hounds broke upon her ears. At such times she would sally forth with a pitch-fork or large stick to stop the progress of the intruders on her brother's land. Upon these occasions, she more represented a large bundle of rags in a state of animation than any thing else that was earthly.

Daniel Dancer made no particular profession of religion, his principle in that respect was adapted to circumstances. "Hang on one side a covetous

man's reasoning," says Locke, "and money on the other, and the latter will outweigh." Never was this better exemplified than in Daniel Dancer's reply, when he was importuned to procure medical assistance for his sister.

"Why should I waste my money in wickedly endeavouring to counteract the will of Providence? If the old girl's time is come, the nostrums of all the quacks in Christendom cannot save her; and she may as well die now as at any future period."

Had his answer to this query been different, it is extremely probable she herself would have rejected any assistance; the dread of expense was paramount even in the jaws of death. In consequence, the only nutriment offered her during her illness was a cold hard dumpling, with a piece of their "sticking" beef; to which was added for sauce, "If you don't like it, you may go without it!"

Lady Tempest, a neighbour who, with Captain Holmes, inherited the whole of Daniel Dancer's fortune, supplied this deficiency on the part of her brother, by paying Miss Dancer every attention.

Miss Dancer possessed two thousand pounds, which she intended to leave to Lady Tempest; but before she could sign her will, she died.

Thus her property being undisposed of, her two brothers wished to divide it equally with the elder; but to this he would not listen for a moment. The brothers persevered in their demand, and the result was a lawsuit. Daniel, the elder, recovered a thousand and fifty pounds of his sister's property, charging it as the price of her board for thirty years, at thirty pounds per annum, and one hundred for each of the two last years; because he declared she had done nothing but eat and lie in bed for that time. The money remaining after these deductions was divided between the three brothers equally. Thus the miser resigns for his selfish gratification, every kindly and healthful feeling, as well as every conveniency of life. No valid plea of any kind can be put in to palliate his attachment to his idol; no indulgence of the natural passions, no temptation to gratify ambition. To hoard and contemplate the treasure hoarded, which he could not find the heart to use, is the only object of his miserable existence; an existence destitute of every human sympathy.

Dancer very rarely washed himself. He alleged that soap was very dear, that towels would wear out, and that cleanliness became expensive. When the dirt on his skin and his hands and face accumulated to an inconvenience,

he chose a sunshiny day, and went to a pool near his house, where scrubbing himself with the sand, he would lay himself on his back and so let the sun dry him.

His clothes were so ragged and torn in many places, that to prevent complete exposure of his person, where decency absolutely required it, he girt round his body with hay-bands. His stockings had been so often darned and patched that it was seldom to be discovered what had been the original colour. In cold and in dirty weather he covered his legs thickly with hay-ropes as a substitute for boots. Thus attired, perhaps no human being ever presented a picture of greater wretchedness and more complete penury.

In regard to shirts he allowed himself a couple annually in the earlier part of his life, but for some years previous to his decease he wore no more than one a year. This he purchased second-hand at an old clothes shop, rarely, if ever, exceeding half-a-crown in the price. Never after a shirt came into his hands was it known to have been washed, or even mended. It generally fell from his back in rags. Hence it may be supposed that notwithstanding his solitary tendencies as a miser, and the affection he had for the contemplation

of his gold in place of enjoying society, he was never without a colony of insect friends attached to his person, that affected for his body the most lively interest.

After the death of his sister he would never permit his sheets to be removed, and when at length they became worn out, he would not allow them to be replaced, but would sleep in woollen. He would neither permit his house to be cleaned, nor his bed to be made any more. Afterwards, indeed, his rooms were kept continually half filled with the sticks he purloined from the neighbouring hedges, with which to make his fire.

He used to say that every man should be his own cobbler, which theory he carried into practice. He kept by him all the necessary implements for mending shoes, and used them to his own satisfaction, if not in the most workmanlike manner. The last pair he ever wore had been so frequently soled and covered by his careful hands, and they became so out of shape and heavy, that they were more like hogs' troughs than shoes.

As it was generally imagined that the propensity for hiding money, common to all misers, existed in his case, and that considerable sums were in his house, some thieves broke into it,

and carried off several things of small moment, but his treasures baffled them. The miser so well concealed his money, or all at least that he had in the house, that they were disappointed. He generally secreted his gold and silver where no one would dream of looking for it. He was accustomed to hide his bank-notes among the cobwebs in the cow-house, and his guineas he would conceal in the fire place, and cover them with soot.

One of the thieves who robbed him was taken, and it was needful he should attend at the trial; Lady Tempest requested he would put on a clean shirt upon the occasion, she telling him she would send him one.

"No, no, it is unnecessary," was his reply; "that which I have on is quite clean, I have not yet worn it more than three weeks!"

He treated his sister with a great want of natural affection, nor was this wonderful when his course of life is considered. Devoted to the root of all evil, how should he ever experience the kindly affections! His heart was in his purse; his spirit, low born, worshipped the most soul hardening of idols; the love of kind was not to be expected in such a character, yet, marvellous to state, he did feel an attachment for a dog; he seemed fond of it, and used

to address it as "Bob my child!" Here was a great inconsistency, as if it were offered to show that even in the worst human heart, there is some petty fragment of good still to be found.

His self-denial was so great that, rather than expend a penny, he would drink the pot-liquor of Lady Tempest's kitchen—drink too so enormously as to be obliged to roll himself on the floor before he could go to sleep. Yet he would allow Bob a pint of milk every day, and though it cannot be positively asserted that he did purchase it, it was considered that he did, as it was regularly supplied by a neighbouring farmer when he had no cow of his own. A complaint being made to him that his dog had worried some sheep, he took Bob to a blacksmith's shop, and had all his teeth broken short off. For this cruel act he never assigned any reason, but it probably arose from the fact that the poor animal might some day commit damage for which he would himself have to pay in the way of compensation.

Whatever would in the remotest manner contribute to his benefit, no matter how remotely, became an object of interest to Dancer. Had Liebig published his work on agricultural chemistry at that time, Dancer's plan of manur-

ing his own lands might have been understood in all its advantages.

When walking out, if he met with any bones, he would fill his pockets with them, and if he did not happen to meet with any, he would fill them with cattle dung from the common or road. If he got bones with any meat upon them, he would scrape them clean for his own eating, and then break them in small pieces for his dog. With the dung he brought home, he formed a species of cupboard in which he used to conceal his money. After his decease, a thirty pound note was found in a parcel of it in his cow-house.

He would always accept a pinch of snuff from another person, but never kept any for himself. By this frugal mode, in about a month he contrived to fill a snuff box which he always carried about with him; when full, he would barter the contents at a chandler's shop near by, generally for a farthing candle. This candle he made to supply him with light until he had filled his box again. He never suffered a light in his house, except when he was going to bed.

He kept an old horse, but would not allow it more than two shoes, which were placed upon its fore feet, as he said it was a foolish and unnecessary expense to shoe the hind ones.

Dancer once came up to London to invest a couple of thousand pounds in the funds. A gentleman near the Exchange, thinking him a poor beggar, presented him out of humanity with a penny. At first a little surprised, Dancer hesitated, but at once recollecting that every little is a help, he coolly pocketed the money and went on his way. He no doubt was pleased at the reflection of so unexpected an accession to his many thousands.

By regarding this singular man, every incident throws light upon the character of the miser. One of his antipathies was the medical tribe. He considered them all charlatans, or as he styled them, "medical tinkers," who in endeavouring to mend one malady in the human frame, introduced a dozen new ones. He had the same dislike to the lawyers, and this he carried to a great excess, it was in fact a mortal aversion which nothing ever diminished in the slightest degree.

He once had a horse to dispose of, and a person from London made him an offer of fifteen pounds for it; but the miser suspecting him to be a lawyer, at once refused to sell him the animal, even for the money down. He shortly afterwards parted with the same horse to a neighbour and acquaintance, who engaged

to give him half a crown more for it than the first who tendered, but on condition of having six months' credit. Old Dancer though so very avaricious, did not recollect that the interest upon the first offer would amount in six months to triple the sum he consented to receive in the last case. He thus suffered himself to be duped by a crafty man, who to mend all, cheated him of the money altogether. This clever individual was not a lawyer. His antipathy to lawyers was therefore not to be justified by his own experience. He often said he would rather do business with the devil than with a lawyer. He would sooner deal with the devil himself personally, and would with less reluctance explore the infernal regions, than traverse the crooked mazes of a law-suit.

It is likely that experience had been the miser's wholesome teacher in this instance.

He went one day, according to his usual custom, to purchase an old shirt. He was told by the shopwoman to mention the price to which he would go, that she might suit him. He told her as much as possible under three shillings. A shirt was then produced, for which after a considerable time being spent in proposals of abatement on one side, and refusals to accede upon the other, the miser, as he

declared, agreed to pay two shillings and ninepence for it; not, however, without showing much dissatisfaction at the extravagance of the price, it being three pence more than he had ever before paid. He handed the woman three shillings, and waited for his change; when to his great surprise and vexation she refused to give him any, alleging positively that he agreed for a shirt at the price of the sum received. Dancer denied her assertion, and remonstrated at her conduct without effect. To suffer such an imposition, and the loss of a sum of money in his view so serious, without endeavouring to obtain redress, was not in his nature, nay would, he considered, be criminal. He went off to a police office, and having made his complaint, was advised to go to a court of conscience. He lost no time in doing so, and to support his cause, made two journies to town. Such, however, was as usual the delightful uncertainty of the law, that after a hearing in all due form, Dancer was nonsuited; and independent of the original threepence, which had been the bone of contention, being lost, he was compelled to pay the costs, which amounted to five shillings. To increase his misery, the two journies he had made, cost him threepence more. Though he travelled on foot fifteen miles and

back to Harrow Weald the same day, only a pennyworth of bread and cheese, and a half-pennyworth of small beer were consumed on the occasion of each visit to town.

Many other incidents were related of this incorrigible miser, over whom Lady Tempest alone had any influence; and though she knew she should divide most of his fortune with Captain Holmes, she employed every device in her power to make him a partaker of the necessaries and luxuries his riches could supply, but all in vain.

One day she prevailed upon him to purchase a hat, having worn his old one for thirteen years. He paid a Jew a shilling for his new purchase. The next day upon going to see him, she observed to her no small astonishment that he still wore his old hat. Upon enquiring the reason, it came out that he had prevailed on one Griffiths, his servant, to give him sixpence profit on the hat he had bought but the day before.

Lady Tempest knew he was fond of trout stewed in claret, and sent him some as a present. It was during frosty weather, and the stew from lying by at night became congealed. As he was very subject to tooth-ache, he did not dare to eat it until it was warmed, and he

could not afford a fire on purpose. His thrift soon suggested a means of imparting warmth to the stew, sufficient for him to partake of it without incurring pain or expense. In severe weather as it was then, he always lay in bed to keep himself warm, and he thought a similar mode might as well be adopted with the fish; to this end he had it put with the sauce between two pewter plates, and placing them under his body, he sat upon them until their contents were sufficiently warm.

During the illness in 1794, which terminated the life of this miserable creature in the seventy-eighth year of his age, Lady Tempest accidentally called upon him, and found him lying in an old sack, which came up to his neck. On her remonstrating with him against the impropriety of such a proceeding, he replied, he came into the world without a shirt, and he was determined to go out of it in the same manner. She then requested him to have a pillow to raise his head, which he refused, but ordered his servant Griffith to bring him a truss of hay for that purpose.

The house in which he died, and which at his death came into the possession of Captain Holmes, was a miserable building, which had not been repaired for half a century. Though

poor in external appearance, its interior was soon found to be very rich. At different times Captain Holmes discovered large bowls full of guineas and half guineas. Various parcels of bank notes were found stuffed under the covers of old chairs. In the stable also he found jugs of dollars and shillings. It was known that Dancer was accustomed to go to that place in the dead of night, but for what purpose even old Griffiths could not imagine. It is supposed that it was to rob the jug to add to a bowl he had buried in the kitchen!

Lady Tempest did not long enjoy the wealth thus bequeathed to her. She contracted a disorder during her attendance upon the miser, which terminated in her death. Captain Holmes thus came into undivided possession of the property.

Dancer may be regarded as the Englishman who carried to their extreme extent the vices of the miser; unsocial, selfish, destitute of natural affection, cruel, when he thought it was for his interest to be so, he seemed destitute of a single claim to human brotherhood. Not the scintillation of a virtue adorned him in his career through life. That he was an ignorant and unreflecting man was evident. His end was worthy of a life which in its history remains a

beacon light to warn the world that riches are only useful when they are scattered abroad, and that the miser by hoarding actually becomes an enemy to the public weal, being, while living, of no use to his fellow men. It is only his death can render his wealth of advantage to the public at large; in his life, like the hog, he is of no benefit whatever to mankind.

While Dancer left behind him to one individual, Lady Tempest, land to the extent of five hundred a year besides other property, it would be curious to know why he omitted his own relations. It was probable that the little humane attentions she showed him won her the golden prize. Lady Maria Tempest was the daughter of Mr. or Captain Holmes, of Wigston, near Leicester. She was the widow of Sir Henry Tempest, of Tong, in the county of York. After her death, the property was to go to her son Sir Henry Tempest, of Stoke Hill, in Herefordshire.

The passion of avarice does not depend in a greater or lesser degree upon the state and circumstances of life. The poor are often misers in their way, as well as the rich, if the latter may not enrich themselves in the miser's mode of accumulation by self denial. It is therefore a sin inherent in some natures; a peculiar vice which

some animals seem to exhibit in a different way. Birds will take away glittering objects and bury them. There is a species of miser in society that will accumulate particular things whether of use or not, merely to have the pleasure of possessing them; but then such individuals do no social mischief, however idle the indulgence of their fancies may be.

To show that the lowly in life, often with scarcely the means to become misers for want of capital to begin upon, may supply instances not quite as numerous, but to the full as extraordinary as those of any other rank in life—there died at the close of the last century, at Mears Ashley, a man named John Timms. He lodged in a public house called the Boot, for many years. His position in life was no higher than a day labourer. He went out to work as the other men of his class did, and returned at the time they returned. The only things remarkable about him were his solitary habits, and his miserably wretched appearance. Few were aware to what this aspect so forlorn was to be ascribed. Nobody seemed to have noticed the right cause. His parsimony was so great that he denied himself every necessary of life that was to be obtained by purchase, even those of the commonest kind. He seems to have lived no one.

knew how. His dress was neglectful and patched, but not so much as many other persons, beggars, or misers, have offered to observation. He died, nobody could tell of what disorder; but medical testimony showed that it was inanition, for all the different parts of the body partook of the want of necessary support, but were otherwise sound. After his decease sixty-nine guineas, nine shillings and a half penny were discovered sewn up in the waistband of his breeches.

Another miser of a very similar kind died at Torston, or Troston, in Suffolk, at the age of eighty-two. His name was Hawes. He lived in a house, sole inhabitant, nor did he seem to have any acquaintance. He did every thing in housekeeping with his own hands that required to be done. He exhibited, too, many singularities. He collected the materials for his fire, such as sticks and straw, wherever he could procure them, and thus cooked the little food on which he subsisted. He refused the purchase of a little meat but a day or two before his decease, while he stood greatly in need of it, but it was too much, weighing a whole pound, and he went away without it. He was once known to have given away fifteen shillings for the benefit of the poor, in a fit of conscientiousness, and

because the times were so bad, and things so dear, that he considered both himself and the whole country would be ruined. This idea occupying his mind was the cause of his charity. He said we should soon find things come to an end, and all he did, or said, or saved would be vain matters. This plea for a momentary generosity soon left him, and he returned to his close habits and miserly propensities again. One of his singularities was that he always appeared in four coats. He wore them in summer, to prevent them, so he said, from being stolen, and in winter to secure him warmth. He managed to keep his dwelling cleaner than most other misers, considering too that it was the work of his own hands. It was not known how he passed his time within doors, as nobody was admitted to his leisure hours, and it was seldom he was seen out of the house unless he was gathering sticks, or purloining some other fuel to make his fire. After his decease, the sum of fifteen hundred pounds was discovered among a stock of miscellaneous articles which he had collected, in order to exchange at the bone and marine store shop for the few household articles which he needed, and he would ask for none that were not absolutely necessary.

Another of this class of misers of low life,

was Richard Wood, who died in Bow Lane, London, in the last century. He was by trade a pastry-cook He lived in a miserable attic, in a state of the most extraordinary penuriousness, performing the meanest offices of life with his own hands, and being callous to any sense of shame in regard to what he did. He was so niggardly in his domestic affairs, that although it might be thought the materials for a decent dinner almost without cost were in his hands from his trade, he would frequently go without to save the expense. Often, when hungry, he would obtrude himself upon another to obtain a meal, making this, indeed, a practice whenever possible. Upon one occasion of the kind he eat so much, that from over gorging he came to his death. This happened at the house of a neighbour where he had dined in his usual obtrusive manner. He was suffocated by his own greediness, his over-eating having put a stop to the natural functions. His penuriousness and propensity for accumulation, raised his gains to between fifty and sixty thousand pounds. He had a natural son and two nieces. The latter were domestic servants, and they divided his great wealth between them. The son was excluded most probably from the miser having died without a will. The young man was in the

naval service. The two servant girls thus suddenly put in possession of unexpected wealth, are said to have made no figure in life as might be naturally supposed. Great wealth, unexpectedly succeeding upon low circumstances and little education, is seldom a blessing.

END OF VOL. I.

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